



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** January 16, 2024

**FROM:** Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-LA-23-GL-03 **STATE:** Louisiana **EFFECTIVE DATE:** May 1, 2024

**ISO CIRCULAR:** LI-GL-2023-216

**ISO REFERENCE FILING NUMBER:** GL-2023-BGL1

**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:** Adoption of Advisory Prospective Loss Costs Revision and Loss Costs Multipliers and Expected Loss Ratios

**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
-

## Disposition for AGNY-133925764

### Filing at a Glance

**State:**

Louisiana

**SERFF Tracking Number:**

AGNY-133925764

**TOI:**

17.0 Other Liability-Occ/Claims Made

**State Tracking Number:**

914326

**Sub-TOI:**

17.0001 Commercial General Liability

**Company Tracking Number:**

ISO-LA-23-GL-03

**Filing Type:**

Rate

**Product Name:**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**First Filing Company:**

American Home Assurance Company ,...

**Project Name:**Adoption of ISO's Commercial General Liability  
Loss Costs Revisions**Destruction Date:****Disposition Date:**

01/12/2024

**Effective Date (New):**

05/01/2024

**Effective Date (Renewal):**

05/01/2024

**Status: \***

Approved

**Comments:**RE: American Home Assurance Company  
Commercial General Liability  
Loss Cost Adoption  
Company Tracking Number: ISO-LA-23-GL-03

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 914326.

This approval is effective 05/01/2024 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

**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                          | 9.800 %                            | 5.000 %                       | \$ 0  | 0  | \$ 0                                     | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| AIU Insurance Company                                    | 9.800 %                            | 5.000 %                       | \$ 0  | 0  | \$ 0                                     | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| Commerce and Industry Insurance Company                  | 9.800 %                            | 5.000 %                       | \$ 0  | 0  | \$ 0                                     | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| Granite State Insurance Company                          | 9.800 %                            | 5.000 %                       | \$ 1036   | 10   | \$ 20818                                 | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| Illinois National Insurance Co.                          | 9.800 %                            | 5.000 %                       | \$ 585  | 3  | \$ 11750                                 | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 9.800 %                            | 5.000 %                       | \$ 0  | 0  | \$ 0                                     | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| New Hampshire Insurance Company                          | 9.800 %                            | 5.000 %                       | \$ 2568   | 21   | \$ 51616                                 | 0.000 %                                   | 0.000 %                                   |
| <b>Change Period for Approved Rate:</b>                  |                                    |                               |   |  |  |   |   |
| The Insurance Company of the                             | 9.800 %                            | 5.000 %                       | \$ 0  | 0  | \$ 0                                     | 0.000 %                                   | 0.000 %                                   |

**Change Period for Approved**

**Rate:**

|                          |         |         |      |   |      |         |         |
|--------------------------|---------|---------|------|---|------|---------|---------|
| AIG Assurance<br>Company | 9.800 % | 5.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved**

**Rate:**

|                                     |         |         |      |   |      |         |         |
|-------------------------------------|---------|---------|------|---|------|---------|---------|
| AIG Property<br>Casualty<br>Company | 9.800 % | 5.000 % | \$ 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>             | 9.800 %  |
| <b>Overall Percentage Rate Impact For This Filing:</b>                | 5.000 %  |
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | \$ 4,189 |
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b>      | 34       |

**Schedule Items**

| <b>Item Type</b>    | <b>Item Name</b>                          | <b>Item Status</b> | <b>Public Access</b> |
|---------------------|---|--------------------|----------------------|
| 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



|         |          |         |          |              |         |           |        |
|---------|----------|---------|----------|--------------|---------|-----------|--------|
| Filings | Messages | Billing | Settings | Filing Rules | Reports | Templates | Alerts |
|---------|----------|---------|----------|--------------|---------|-----------|--------|

|                               |                                 |                                  |                                |                               |                                     |
|-------------------------------|---------------------------------|----------------------------------|--------------------------------|-------------------------------|-------------------------------------|
| <a href="#">My Workfolder</a> | <a href="#">My Open Filings</a> | <a href="#">My Draft Filings</a> | <a href="#">Search Filings</a> | <a href="#">Create Filing</a> | <a href="#">Create Paper Filing</a> |
|-------------------------------|---------------------------------|----------------------------------|--------------------------------|-------------------------------|-------------------------------------|

|                             |                        |                                     |                                 |                                    |                              |                                  |                              |
|-----------------------------|------------------------|-------------------------------------|---------------------------------|------------------------------------|------------------------------|----------------------------------|------------------------------|
| <a href="#">Add Authors</a> | <a href="#">Update</a> | <a href="#">Compare Attachments</a> | <a href="#">Create Reminder</a> | <a href="#">Move to Workfolder</a> | <a href="#">PDF Pipeline</a> | <a href="#">Return to Search</a> | <a href="#">Clone Filing</a> |
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**Louisiana**

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

This filing has post submission updates.

|   |   |                                      |
|---|---|--------------------------------------|
| <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>SERFF Tr Num:</b> AGENCY-133925764       | <b>SERFF Status:</b> Closed-Approved |
| <b>TOI:</b> 17.0 Other Liability-Occ/Claims Made  | <b>State Tr Num:</b> 914326                 | <b>State Status:</b> Approved        |
| <b>Sub-TOI:</b> 17.0001 Commercial General Liability  | <b>Co Tr Num:</b> ISO-LA-23-GL-03           | <b>Co Status:</b>                    |
| <b>Filing Type:</b> Rate  | <b>Date Submitted:</b> 12/18/2023           | <b>Disposition Date:</b> 01/12/2024  |
| <b>Effective Date Requested (New):</b> 05/01/2024   | <b>Authors:</b> Angel Manus, Milinda Tanner |                                      |
| <b>Effective Date Requested (Renewal):</b> 05/01/2024   |   |                                      |

| General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence |
|---------------------|---------------|--------------------|--------------------------|-----------------------|-------------|-----------------------|
|---------------------|---------------|--------------------|--------------------------|-----------------------|-------------|-----------------------|

Add Rate Data? Yes

|  |                |
|--|----------------|
| <b>Filing Method:</b>                            | Prior Approval |
| <b>Rate Change Type:</b>                         | Increase       |
| <b>Overall Percentage of Last Rate Revision:</b> | 5.100 %        |
| <b>Effective Date of Last Rate Revision:</b>     | 10/01/2023     |
| <b>Filing Method of Last Filing:</b>             | Prior Approval |
| <b>SERFF Tracking Number of Last Filing:</b>     | 890859         |

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                          | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| AIU Insurance Company                                    | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| Commerce and Industry Insurance Company                  | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| Granite State Insurance Company                          | 9.800 %                     | 5.000 %                | \$1,036.00                               | 10  | \$20,818.00                       | 0.000 %                            | 0.000 %                            |
| Illinois National Insurance Co.                          | 9.800 %                     | 5.000 %                | \$585.00                                 | 3   | \$11,750.00                       | 0.000 %                            | 0.000 %                            |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| New Hampshire Insurance Company                          | 9.800 %                     | 5.000 %                | \$2,568.00                               | 21  | \$51,616.00                       | 0.000 %                            | 0.000 %                            |
| The Insurance Company of the State of Pennsylvania       | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| AIG Assurance Company                                    | 9.800 %                     | 5.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| AIG Property Casualty Company                            | 9.800 %                     | 5.000 %                | \$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>9.800 %</b>  |
| <b>Overall Percentage Rate Impact For This Filing:</b>                | <b>5.000 %</b>  |
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | <b>\$ 4,189</b> |
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b>      | <b>34</b>       |

| Item No. | Schedule Item Status | Exhibit Name: *                      | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document:   | Submitted:                                       |
|----------|----------------------|--------------------------------------|------------------|----------------|-------------------------------|--|--|
| 1        |                      | Louisiana Company Exception Page_LCM | 1                | Replacement    | 890859                        | <a href="#">Louisiana Company Exception Page_LCM.pdf</a> | Date Submitted: 12/18/2023<br>By: Milinda Tanner |
| 2        |                      | Louisiana Company Exception Page_ELR | 1                | Replacement    | 890859                        | <a href="#">Louisiana Company Exception Page_ELR.pdf</a> | Date Submitted: 12/18/2023<br>By: Milinda Tanner |

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

|                             |                        |                                     |                                 |                                    |                              |                                  |                              |
|-----------------------------|------------------------|-------------------------------------|---------------------------------|------------------------------------|------------------------------|----------------------------------|------------------------------|
| <a href="#">Add Authors</a> | <a href="#">Update</a> | <a href="#">Compare Attachments</a> | <a href="#">Create Reminder</a> | <a href="#">Move to Workfolder</a> | <a href="#">PDF Pipeline</a> | <a href="#">Return to Search</a> | <a href="#">Clone Filing</a> |
|-----------------------------|------------------------|-------------------------------------|---------------------------------|------------------------------------|------------------------------|----------------------------------|------------------------------|