



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** March 22, 2024

**FROM:** Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-NY-23-GL-03A **STATE:** New York **EFFECTIVE DATE:** April 1, 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

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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:** Further Delay Adoption of ISO's Commercial General Liability Loss Cost and Rule Revision previously approved under ISO-NY-23-GL-03.

**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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State Filings Division  
28 Liberty Street, 22<sup>nd</sup> Floor  
New York, NY 10005

# Disposition for AGNY-134019939

## Filing at a Glance

**State:**

New York

**SERFF Tracking Number:**

AGNY-134019939

**TOI:**

17.0 Other Liability-Occ/Claims Made

**State Tracking Number:**

R2024000648

**Sub-TOI:**

17.0001 Commercial General Liability

**Company Tracking Number:**

ISO-NY-23-GL-03A

**Filing Type:**

Rate/Rule

**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**First Filing Company:**

American Home Assurance Company ,...

**Project Name:**Adoption of ISO's Commercial General Liability  
Loss Cost and Rule Revision-**Destruction Date:****Disposition Date:**

03/22/2024

**Effective Date (New):**

04/01/2024

**Effective Date (Renewal):**

04/01/2024

**Status: \***

Acknowledged

**Comments:**

This will refer to the captioned filing submitted on March 5, 2024.

Please note that your intent to further delay implementation of various ISO adoptions filed under R2023001703, to be effective April 1, 2024, is hereby acknowledged.

Very truly yours,

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:**

|  |         |         |           |     |            |          |          |
|--|---------|---------|-----------|-----|------------|----------|----------|
| National Union Fire Insurance Company of Pittsburgh, Pa. | 6.300 % | 7.300 % | \$ 136053 | 108 | \$ 1852766 | 24.000 % | -8.000 % |
|--|---------|---------|-----------|-----|------------|----------|----------|

**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> | 0.000 % |
|---|---------|

|  |         |
|--|---------|
| <b>Overall Percentage Rate Impact For This Filing:</b> | 0.000 % |
|--|---------|

|   |            |
|---|------------|
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | \$ 136,053 |
|---|------------|

|  |     |
|--|-----|
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b> | 108 |
|--|-----|

**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                                   | No  |
| 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  | No  |
| Supporting Document | Rates and/or Rating Plans   | No  |

Sincerely,  
Ying Victoria Ng



**New York**

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

 This Filing has been marked as public access.

|   |   |  |
|---|---|--|
| <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>SERFF Tr Num:</b> AGENCY-134019939       | <b>SERFF Status:</b> Closed-Acknowledged |
| <b>TOI:</b> 17.0 Other Liability-Occ/Claims Made  | <b>State Tr Num:</b> R2024000648            | <b>State Status:</b> Closed              |
| <b>Sub-TOI:</b> 17.0001 Commercial General Liability  | <b>Co Tr Num:</b> ISO-NY-23-GL-03A          | <b>Co Status:</b>                        |
| <b>Filing Type:</b> Rate/Rule   | <b>Date Submitted:</b> 03/05/2024           | <b>Disposition Date:</b> 03/22/2024      |
| <b>Effective Date Requested (New):</b> 04/01/2024   | <b>Authors:</b> Angel Manus, Milinda Tanner |  |
| <b>Effective Date Requested (Renewal):</b> 04/01/2024   |   |  |

 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> | 10.000 %       |
| <b>Effective Date of Last Rate Revision:</b>     | 07/01/2022     |
| <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 % Change (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                  | 0.000 %                     | 0.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 6.300 %                     | 7.300 %                | \$136,053.00                             | 108   | \$1,852,766.00                    | 24.000 %                           | -8.000 %                           |
| 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>Overall Percentage Rate Impact For This Filing:</b>                | %                 |
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | <b>\$ 136,053</b> |
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b>      | <b>108</b>        |

| Item No. | Schedule Item Status   | Exhibit Name: *                     | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document:  | Submitted:                                       |
|----------|--|-------------------------------------|------------------|----------------|-------------------------------|---|--|
| 1        |  | New York Company Exception Page_LCM |                  | Replacement    | R2022000631                   |  <a href="#">New York Company Exception Page_LCM.pdf</a> | Date Submitted: 03/05/2024<br>By: Milinda Tanner |
| 2        |  | New York Company Exception Page_ELR |                  | Replacement    | R2022000631                   |  <a href="#">New York Company Exception Page_ELR.pdf</a> | Date Submitted: 03/05/2024<br>By: Milinda Tanner |

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