



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: April 16, 2024

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-HI-24-GL-01 **STATE:** Hawaii **EFFECTIVE DATE:** September 1, 2024

HIB CIRCULAR: 240004; 230111

HIB REFERENCE FILING NUMBER: GL-2023-BGL1; GL-2020-RELP1

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

FORM RULE RATE

INCLUDED (if applicable) Company Exception Page_LCM Company Exception Page_ELR

PROGRAM: Commercial General Liability

CONTENTS INCLUDE: Adoption of HIB Basic Limit Loss Costs Level Premises / Operations and Product Completed Operations and Expected Loss Potential Revisions and Loss Costs Multipliers and Expected Loss Ratios

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-134020180

Filing at a Glance

| | |
|--|--|
| State: Hawaii | SERFF Tracking Number: AGNY-134020180 |
| TOI: 17.0 Other Liability-Occ/Claims Made | State Tracking Number: 269780 |
| Sub-TOI: 17.0001 Commercial General Liability | Company Tracking Number: ISO-HI-24-GL-01 |
| Filing Type: Rate | Product Name: Adoption of HIB Commercial General Liability Loss Costs and ELP Revisions - 165000602,019000602,229000010,102000602,107000602,13 |
| First Filing Company: American Home Assurance Company ,... | Project Name: Adoption of HIB Commercial General Liability Loss Costs and ELP Revisions |
| | Destruction Date: |

Disposition Date:

04/03/2024

Effective Date (New):

09/01/2024

Effective Date (Renewal): Effective Date (New) changed from 07/01/2024 to 08/01/2024 and Effective Date (Renewal) changed from

09/01/2024 07/01/2024 to 08/01/2024 by Teruya,

Roland on 04/11/2024.

Effective Date (New) changed from 08/01/2024 to 09/01/2024 and Effective Date (Renewal) changed from 08/01/2024 to 09/01/2024 by Teruya, Roland on 04/16/2024.

Status: *

Approved

Comments:

Please note that the approval is not an agreement with the individual techniques used in the filing, but that the requested changes are approved.

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 | -3.900 % | -4.000 % | \$ -234 | 4 | \$ 5854 | 0.000 % | 0.000 % |
|---------------------------------|----------|----------|---------|---|---------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---------------------------------|---------|---------|------|---|------|---------|---------|
| Illinois National Insurance Co. | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---------------------------------|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|--|---------|---------|------|---|------|---------|---------|
| National Union Fire Insurance Company of Pittsburgh, Pa. | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---------------------------------|----------|----------|---------|----|---------|---------|---------|
| New Hampshire Insurance Company | -3.900 % | -4.000 % | \$ -160 | 12 | \$ 4000 | 0.000 % | 0.000 % |
|---------------------------------|----------|----------|---------|----|---------|---------|---------|

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 Assurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|-----------------------|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:****Overall Rate Information for Multiple Company Filings**

| | |
|---|----------|
| Overall Percentage Rate Indicated For This Filing: | -3.900 % |
|---|----------|

| | |
|--|----------|
| Overall Percentage Rate Impact For This Filing: | -4.000 % |
|--|----------|

| | |
|---|---------|
| Effect of Rate Filing-Written Premium Change For This Program: | \$ -394 |
|---|---------|

Schedule Items

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|--|-------------|---------------|
| Rate | Hawaii Company Exception Page_LCM, [No rule/page number] | | Yes |
| Rate | Hawaii Company Exception Page_ELR, [No rule/page number] | | Yes |
| Supporting Document | Third Party Authorization | | Yes |
| Supporting Document | Reference Filing Adoption | | Yes |
| <i>Supporting Document</i> | <i>Reference Filing Adoption</i> | | Yes |
| Supporting Document | Supporting Documents | | Yes |

Sincerely,
Roland Teruya



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Hawaii

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

This Filing has been marked as public access.

Product Name: Adoption of HIB Commercial General Liability
 Loss Costs and ELP Revisions - 165000602,019000602,229000010,102000602,107000602,130000602
TOI: 17.0 Other Liability-Occ/Claims Made
Sub-TOI: 17.0001 Commercial General Liability
Filing Type: Rate
Effective Date Requested (New): 07/01/2024
Effective Date Requested (Renewal): 07/01/2024

SERFF Tr Num: AGNY-134020180
State Tr Num: 269780
Co Tr Num: ISO-HI-24-GL-01
Date Submitted: 03/05/2024
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Approved
State Status:
Co Status:
Disposition Date: 04/03/2024

[General Information](#) |
 [Form Schedule](#) |
 [Rate/Rule Schedule](#) |
 [Supporting Documentation](#) |
 [Companies and Contact](#) |
 [Filing Fees](#) |
 [Filing Correspondence](#)

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: | -2.300 % |
| Effective Date of Last Rate Revision: | 04/01/2024 |
| Filing Method of Last Filing: | Prior Approval |
| SERFF Tracking Number of Last Filing: | |

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 % |
| Granite State Insurance Company | -3.900 % | -4.000 % | (\$234.00) | 4 | \$5,854.00 | 0.000 % | 0.000 % |
| Illinois National Insurance Co. | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| New Hampshire Insurance Company | -3.900 % | -4.000 % | (\$160.00) | 12 | \$4,000.00 | 0.000 % | 0.000 % |
| The Insurance Company of the State of Pennsylvania | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| AIG Assurance 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: | -3.900 % |
| Overall Percentage Rate Impact For This Filing: | -4.000 % |
| Effect of Rate Filing-Written Premium Change For This Program: | \$ -394 |
| Effect of Rate Filing - Number of Policyholders Affected: | 16 |

| Item No. | Schedule Item Status | Exhibit Name: * | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document: | Submitted: |
|----------|----------------------|-----------------------------------|------------------|----------------|-------------------------------|---|--|
| 1 | | Hawaii Company Exception Page_LCM | | New | | Hawaii Company Exception Page_LCM.pdf | Date Submitted: 03/05/2024 By: Milinda Tanner |
| 2 | | Hawaii Company Exception Page_ELR | | New | | Hawaii Company Exception Page_ELR.pdf | Date Submitted: 03/05/2024 By: Milinda Tanner |

Icon Legend: - Draft Schedule Item - Open Objection

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