



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: June 17, 2024

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-TX-24-CP-01 **STATE:** Texas **EFFECTIVE DATE:** October 1, 2024

ISO CIRCULAR: LI-CF-2024-053; LI-CL-2024-019

ISO REFERENCE FILING NUMBER: CF-2023-ODEQF; CF-2023-RDEQR; CF-2023-RERQL1; CL-2023-OCAN1

TOI: 01.0 Property / **SUB-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)

☒ **FORM** ☒ **RULE** ☒ **RATE**

INCLUDED (if applicable) ☐ **Company Exception Page_LCM** ☐ **Company Exception Page_ELR**

PROGRAM: Commercial Property

CONTENTS INCLUDE: Adoption of Earthquake Deductible Options and Related Rules and Loss Cost Revisions and Commercial Lines Texas Changed endorsements in response to 2023 Tex. Gen. Laws (former H.B. 1900)

MODIFICATIONS: NONE

COMMENTS: This adoption applies to all programs written by the referenced Companies except for the Glatfelter programs.

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-134130509

Filing at a Glance	
State: Texas	SERFF Tracking Number: AGNY-134130509
TOI: 01.0 Property	State Tracking Number: S722109
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: ISO-TX-24-CP-01
Filing Type: Endorsement (Amendments)	Product Name: Adoption of ISO's Commercial Property Endorsement Revisions - 165000602,019000602,229000010,102000602,107000602,1
First Filing Company: American Home Assurance Company ,...	Project Name: Adoption of ISO's Commercial Property Endorsment Revisions
	Destruction Date:

Disposition Date:

06/11/2024

Effective Date (New):

Effective Date (Renewal):

Status: *

AP-Approved

Comments:

Commercial Property

We approved the forms in this filing on the disposition date. This filing references to use forms approved in TDI file numbers S715566 and S717419. We based our approval on statutory authority and company representations you made in this filing.

You must make sure that all reference filings comply with Texas statutes, rules, and checklists.

We remind you that if your company reduces coverage, changes conditions of coverage, or changes the duties of the insured, you must provide a notice of material change to policyholders and agents. Insurance Code 551.056, 551.1055, 2002.001, 2002.102; 28 TAC 5.9750-5.9752.

For questions, call 512-676-6710.

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Does this filing contain confidential information?		Yes
Supporting	Cancellation or Nonrenewal of Certain Policies Issued to Elected Officials		Yes

Document			
Supporting Document	Commercial Group Property Insurance		Yes
Supporting Document	Coverage Comparison		Yes
Supporting Document	Coverage Evaluation		Yes
Supporting Document	Department Toll-Free Number For Information and Complaints		Yes
Supporting Document	Explanatory Memorandum	AP-Approved	Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum</i>		<i>Yes</i>
Supporting Document	Fire Insurance: Interest of Mortgagee or Trustee		Yes
Supporting Document	Fire Insurance: Total Loss of Real Property		Yes
Supporting Document	Form Usage Table		Yes
Supporting Document	Insurer Toll-Free Number for Information and Complaints		Yes
Supporting Document	Notice of Settlement of Claim Under Casualty Insurance Policy (applies to farm liability under commercial property, including employer liability under farm liability coverage)		Yes
Supporting Document	Notice of Toll-Free Telephone Numbers and Information and Complaint Procedures		Yes
Supporting Document	Notice to Accompany Policy		Yes
Supporting Document	Prompt Payment of Claims		Yes
Supporting Document	Renewal of Certain Policies; Premium Surcharge Authorized Notice; (applies to farm & ranch and farm & ranch owners)		Yes
Supporting Document	Statutory and Regulatory Requirements		Yes
Supporting Document	Summary of Policy Provisions		Yes
Supporting Document	Texas Laws Govern Policies		Yes

Sincerely,
Melissa Tomek

Disposition for AGNY-134130520

Filing at a Glance	
State: Texas	SERFF Tracking Number: AGNY-134130520
TOI: 01.0 Property	State Tracking Number: S722108
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: ISO-TX-24-CP-01
Filing Type: Rate/Rule	Product Name: Adoption of ISO's Commercial Property Rules and Loss Costs Revisions - 165000602,019000602,229000010,102000602,107000602,1
First Filing Company: American Home Assurance Company ,...	Project Name: Adoption of ISO's Commercial Property Rules and Loss Costs Revisions
	Destruction Date:

Disposition Date:

06/17/2024

Effective Date (New):

Effective Date (Renewal):

Status: *

CL-Closed; No additional info required at this time

Comments:

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	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Insurance
Company

Change Period for Approved Rate:

Granite State Insurance Company	-4.100 %	0.000 %	\$ 0	78	\$ 681722	0.000 %	0.000 %
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Change Period for Approved Rate:

Illinois National Insurance Co.	-4.100 %	0.000 %	\$ 0	19	\$ 573661	0.000 %	0.000 %
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Change Period for Approved Rate:

National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

New Hampshire Insurance Company	-4.100 %	0.000 %	\$ 0	12	\$ 336238	0.000 %	0.000 %
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Change Period for Approved Rate:

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

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

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing: -4.100 %

Overall Percentage Rate Impact For This Filing:	0.000 %
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Effect of Rate Filing-Written Premium Change For This Program:			\$ 0
Effect of Rate Filing - Number of Policyholders Affected:			109
Schedule Items			
Item Type	Item Name	Item Status	Public Access
Supporting Document	Actuarial Support		Yes
Supporting Document	Does this filing contain confidential information?		Yes
Supporting Document	Exhibit A		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Filing Memorandum (Rates/Rules)		Yes
Supporting Document	Third-party data information (Rate/Rule)		Yes
Supporting Document	Third-party model information (Rate/Rule)		Yes

Sincerely,
J'ne Byckovski
jne.byckovski@tdi.texas.gov
(512) 676-6694



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
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Texas

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This Filing has been marked as public access.

Product Name: Adoption of ISO's Commercial Property Rules and Loss Costs Revisions - 165000602,019000602,229000010,102000602,107000602,130000602

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

Effective Date Requested (New): 10/01/2024

Effective Date Requested (Renewal): 10/01/2024

SERFF Tr Num: AGNY-134130520

State Tr Num: S722108

Co Tr Num: ISO-TX-24-CP-01

Date Submitted: 06/03/2024

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-CL-Closed; No additional info required at this time

State Status: CL-Closed; No additional info required at this time

Co Status:

Disposition Date: 06/17/2024

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

Add Rate Data? Rate Data is Required

Filing Method: File & Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 5.000 %

Effective Date of Last Rate Revision: 12/01/2022

Filing Method of Last Filing: File & Use

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	-4.100 %	0.000 %	\$0.00	78	\$681,722.00	0.000 %	0.000 %
Illinois National Insurance Co.	-4.100 %	0.000 %	\$0.00	19	\$573,661.00	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	-4.100 %	0.000 %	\$0.00	12	\$336,238.00	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 %
AIG Property Casualty 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: -4.100 %

Overall Percentage Rate Impact For This Filing: 0.000 %

Effect of Rate Filing-Written Premium Change For This Program: \$ 0

Effect of Rate Filing - Number of Policyholders Affected: 109

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
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Icon Legend: - Draft Schedule Item - Open Objection

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