

RULES – IMPLEMENTATION

NOVEMBER 4, 2020

GENERAL LIABILITY

LI-GL-2020-199

FLORIDA RULES REVISIONS TO BE IMPLEMENTED

KEY MESSAGE

Revisions to Florida rules exceptions for General Liability to reference new endorsements in response to 2020 Florida Laws Ch. 51 (former S.B. 292), which introduced FLA. STAT. § 626.9202 and § 627.444, to be implemented, effective 1/1/2021.

BACKGROUND

In circular [LI-GL-2020-144](#), we announced revisions to General Liability Florida rules exceptions to accommodate the endorsements being introduced in companion forms filing GL-2020-OEND1.

INSURANCE DEPARTMENT ACTION

The Florida Department of Insurance Regulation has acknowledged this filing as filed.

EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies effective on or after January 1, 2021.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [GL-2020-OEND2](#) and State File Number [20-021698](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2019-057](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 1-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED FORMS REVISION

We are announcing in a separate circular the approval of a corresponding forms revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-GL-2020-198](#) (11/04/2020) Florida Claims-made Changes Endorsements Approved
 - [LI-GL-2020-144](#) (08/10/2020) Florida Rules Revisions To Be Filed; Implementation Pending
 - [LI-GL-2020-143](#) (08/10/2020) Florida Claims-made Changes Endorsements Filed
 - [LI-GL-2020-104](#) (06/30/2020) Florida Former S.B. 292 Concerning Insured's Request For A Loss Run Statement Under Review
 - [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing
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