

FORMS/RULES/LOSS COSTS/ELPS – IMPLEMENTATION

MARCH 1, 2021

GENERAL LIABILITY

LI-GL-2021-104

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## 2020 GENERAL LIABILITY MULTISTATE NEW AND REVISED OPTIONAL ENDORSEMENTS, MANUAL RULES, LOSS COSTS MAPPINGS AND ESTIMATED LOSS POTENTIALS (ELPS) REVISION ADDRESSING CANNABIS TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

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### KEY MESSAGE

We are implementing new and revised optional multistate and state-specific endorsements, rules, loss costs and estimated loss potentials (ELPs) as part of the Commercial General Liability Program in 4 additional jurisdictions.

**Effective Date: 8/1/2021**

**Filing IDs:** GL-2020-OMJFR (Forms), GL-2020-RMJRU (Rules), GL-2020-RMJLC (Loss Costs) and GL-2020-RELCC (ELPs)

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

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### JURISDICTIONS

- Michigan
  - Minnesota
  - New Jersey
  - South Carolina
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### BACKGROUND

In circular:

- [LI-GL-2020-225](#), we announced the submission of forms filing GL-2020-OMJFR, which introduced and revised various optional multistate endorsements addressing cannabis related liability exposures for use with the General Liability program.
- [LI-GL-2020-226](#), we announced the submission of rules filing GL-2020-RMJRU, which revised multistate rules in Division Six – General Liability of the Commercial Lines Manual to reflect, in part, changes made in companion forms filing GL-2020-OMJFR.
- [LI-GL-2020-227](#), we announced the submission of loss costs filing GL-2020-RMJLC, which announced the submission of a General Liability multistate loss costs filing to address cannabis.

- [LI-GL-2020-228](#), we announced the submission of estimated loss potentials (ELPs) filing GL-2020-RELCC, which revised the Estimated Loss Potentials (ELPs) Supplement in Division Six of the Commercial Lines Manual (CLM) to address cannabis.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements to the multistate forms and rules filings for certain jurisdictions, where appropriate.

## **INSURANCE DEPARTMENT ACTION**

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance departments in the jurisdictions listed in the Jurisdictions block.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

## **SPECIAL NOTE**

### **South Carolina**

The South Carolina Department of Insurance has expressed the position that the exclusionary endorsements included in filing GL-2020-OMJFR should not be added mid-term to a policy unless requested by the insured or unless it is with the policyholder's unforced consent.

## **EFFECTIVE DATE**

### **FORMS FILING GL-2020-OMJFR:**

#### **Michigan, New Jersey**

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

These changes are applicable to all policies **written** on or after August 1, 2021.

#### **Minnesota, South Carolina**

We do not establish an effective date for General Liability forms revisions in these jurisdictions. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

### **RULES FILING GL-2020-RMJRU:**

#### **Michigan, New Jersey**

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

These changes are applicable to all policies **written** on or after August 1, 2021.

#### **Minnesota, South Carolina**

We do not establish an effective date for General Liability rules revisions in these jurisdictions. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

### **LOSS COSTS FILING GL-2020-RMJLC:**

#### **Michigan, New Jersey**

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

These changes are applicable to all policies **written** on or after August 1, 2021.

This effective date applies only to those insurers who have filed their General Liability loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

**Minnesota, South Carolina**

We do not establish an effective date for General Liability loss costs revisions in these jurisdictions. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

**ESTIMATED LOSS POTENTIALS (ELPS) FILING GL-2020-RELCC:**

We do not establish an effective date for Estimated Loss Potentials Supplement revisions.

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**COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

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**RATING SOFTWARE IMPACT**

Refer to the circulars in the Reference(s) block for the impact of the multistate filings.

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**IMPACT ON STATISTICAL REPORTING**

ISO has released the statistical reporting requirements in circular [SP-GL-2021-001](#), "General Liability Cannabis Coding Introduced," dated January 25, 2021, announcing revisions to the General Liability module for Cannabis Coding including new Classification Codes and Endorsement Identifiers in the Commercial Statistical Plans.

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**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-2021-004](#) 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.

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**FUTURE ISO ACTION**

In future circulars, we will:

- Inform you of implementation status of these filings in additional jurisdictions.
  - Provide an updated multistate status report summarizing filing activity. For interim updates, please check the Insurance Lines Services web site ([www.verisk.com/ils](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
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**REVISION DISTRIBUTION****Forms:**

We will issue a Notice to Portfolioholders with an edition date of 8-21 (or the earliest possible subsequent date), along with any new and/or revised forms.

**Rules/Loss Costs/ELPs:**

We will issue a Notice to Manualholders with an edition date of 8-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
- [SP-GL-2021-001](#) (01/25/2021) General Liability Cannabis Coding Introduced
- [LI-GL-2020-228](#) (12/31/2020) 2020 Estimated Loss Potentials (ELPs) Supplement Revision Addressing Cannabis Is Provided
- [LI-GL-2020-227](#) (12/31/2020) 2020 General Liability Multistate Loss Costs Mappings Addressing Cannabis Are Being Filed
- [LI-GL-2020-226](#) (12/31/2020) 2020 Multistate Rules And Related Classification Revision Addressing Cannabis Are Being Filed
- [LI-GL-2020-225](#) (12/31/2020) 2020 New And Revised Multistate Optional Endorsements Addressing Cannabis Are Being Filed

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## ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Thomas Slader, am an Associate Actuarial Consultant for ISO and I am a member of the Casualty Actuarial Society. I, Timothy McCarthy, am an Actuarial Director for ISO and I am a member of the American Academy of Actuaries. We are jointly responsible for the content of this Statement of Actuarial Opinion and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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If you have any questions concerning:

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**FORMS filing: GL-2020-OMJFR**

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**Michigan**  
**New Jersey**

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 Designation Number GL-2020-OMJFR, 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. In addition, for:

- **New Jersey**, refer to New Jersey Dept. File Number 20-2557.

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**Minnesota**  
**South Carolina**

ISO has not filed this revision on behalf of insurers.

You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number GL-2020-OMJFR, 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.

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**RULES filing: GL-2020-RMJRU**

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**Michigan**

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 Designation Number GL-2020-RMJRU, 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.

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**New Jersey**

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.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:

- JULY 01, 2021 (NEW JERSEY)

IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2020-RMJRU, 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.

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**Minnesota**

ISO has not filed this revision on behalf of insurers.

**South Carolina**

You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number GL-2020-RMJRU, 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.

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**LOSS COSTS filing: GL-2020-RMJLC**

**Michigan**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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 Reference Filing Number GL-2020-RMJLC, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for General Liability in this jurisdiction. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

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**New Jersey**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON:

- JULY 01, 2021 (NEW JERSEY)

ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2020-RMJLC, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for General Liability in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

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**Minnesota**

**South Carolina**

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number GL-2020-RMJLC, NOT this circular number.

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**ELPS filing: GL-2020-RELCC**

**Michigan  
Minnesota**

**New Jersey  
South Carolina**

If you decide to use our ELPs, you must:

- Determine what modification, if any, to these ELPs are appropriate for your company;
- Determine the expense and profit components to use with these ELPs;
- Comply with the provisions of Rule 2. Referrals to Company in Division Six of the CLM;
- Advise your staff of your decisions; and
- Comply with any applicable regulatory requirements.

If you decide NOT to revise your rates based on our ELPs, you need do nothing.

WE HAVE NOT MADE OUR SUBMISSION YET IN THE FOLLOWING JURISDICTIONS. WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON THE DATES INDICATED BELOW. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THE DATES PROVIDED BELOW:

- JULY 01, 2021 (NEW JERSEY)
- JULY 22, 2021 (MINNESOTA)

In all correspondence on this revision, you should refer to ISO Filing Number GL-2020-RELCC, NOT this circular.

**Status of General Liability Multistate Filings  
Forms (GL-2020-OMJFR), Rules (GL-2020-RMJRU), Loss Costs (GL-2020-RMJLC)  
and ELPs (GL-2020-RELCC)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
ALASKA				
ARIZONA	8/1/2021	<a href="#">LI-GL-2021-047</a>	<a href="#">LI-GL-2021-048</a>	<a href="#">LI-GL-2021-084</a>
ARKANSAS	8/1/2021	<a href="#">LI-GL-2021-023</a>	<a href="#">LI-GL-2021-024</a>	<a href="#">LI-GL-2021-052</a>
CALIFORNIA				
COLORADO	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
CONNECTICUT	8/1/2021	<a href="#">LI-GL-2021-045</a>	<a href="#">LI-GL-2021-046</a>	<a href="#">LI-GL-2021-084</a>
DELAWARE				
DIST. OF COLUMBIA (C)				
FLORIDA				
GEORGIA				
GUAM*	8/1/2021	**		<a href="#">LI-GL-2021-052</a>
HAWAII	BUREAU			
IDAHO	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
ILLINOIS	8/1/2021	<a href="#">LI-GL-2021-025</a>	<a href="#">LI-GL-2021-026</a>	<a href="#">LI-GL-2021-052</a>
INDIANA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
IOWA	8/1/2021	**	**	<a href="#">LI-GL-2021-084</a>
KANSAS	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
KENTUCKY				
LOUISIANA (B)	8/1/2021	<a href="#">LI-GL-2021-042</a> <a href="#">LI-GL-2021-057 (A)</a>	<a href="#">LI-GL-2021-043</a> <a href="#">LI-GL-2021-058 (A)</a>	<a href="#">LI-GL-2021-084</a>
MAINE	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
MARYLAND	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
MASSACHUSETTS				
<b>MICHIGAN</b>	<b>8/1/2021</b>	<a href="#">LI-GL-2021-039</a>	<a href="#">LI-GL-2021-040</a>	<a href="#">LI-GL-2021-104</a>
<b>MINNESOTA</b>	<b>8/1/2021</b>	<a href="#">LI-GL-2021-014</a>	<a href="#">LI-GL-2021-015</a>	<a href="#">LI-GL-2021-104</a>
MISSISSIPPI	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
MISSOURI	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
MONTANA				
NEBRASKA	8/1/2021	<a href="#">LI-GL-2021-031</a>	<a href="#">LI-GL-2021-032</a>	<a href="#">LI-GL-2021-052</a>
NEVADA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
NEW HAMPSHIRE	8/1/2021	<a href="#">LI-GL-2021-016</a>	<a href="#">LI-GL-2021-017</a>	<a href="#">LI-GL-2021-052</a>
<b>NEW JERSEY</b>	<b>8/1/2021</b>	<a href="#">LI-GL-2021-093</a>	<a href="#">LI-GL-2021-094</a>	<a href="#">LI-GL-2021-104</a>
NEW MEXICO	8/1/2021	<a href="#">LI-GL-2021-027</a>	<a href="#">LI-GL-2021-028</a>	<a href="#">LI-GL-2021-052</a>
NEW YORK				
NORTH CAROLINA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
NORTH DAKOTA	8/1/2021	<a href="#">LI-GL-2021-021</a>	<a href="#">LI-GL-2021-022</a>	<a href="#">LI-GL-2021-052</a>
OHIO	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
OKLAHOMA	8/1/2021	<a href="#">LI-GL-2021-033</a>	<a href="#">LI-GL-2021-034</a>	<a href="#">LI-GL-2021-052</a>
OREGON			<a href="#">LI-GL-2021-013</a>	
PENNSYLVANIA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
PUERTO RICO				
RHODE ISLAND	8/1/2021	<a href="#">LI-GL-2021-019</a>	<a href="#">LI-GL-2021-020</a>	<a href="#">LI-GL-2021-052</a>
<b>SOUTH CAROLINA</b>	<b>8/1/2021</b>	**	<a href="#">LI-GL-2021-098</a>	<a href="#">LI-GL-2021-104</a>
<b>SOUTH DAKOTA</b>		<a href="#">LI-GL-2021-095</a>	<a href="#">LI-GL-2021-096</a>	
TENNESSEE	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
TEXAS				
U.S. VIRGIN ISLANDS*				
UTAH	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
WISCONSIN	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
WYOMING	8/1/2021	<a href="#">LI-GL-2021-035</a>	<a href="#">LI-GL-2021-036</a>	<a href="#">LI-GL-2021-052</a>

## **Status of General Liability Multistate Filings Forms (GL-2020-OMJFR), Rules (GL-2020-RMJRU), Loss Costs (GL-2020-RMJLC) and ELPs (GL-2020-RELCC)**

**BOLD INDICATES CHANGES.**

\* ISO has no jurisdiction for rules/loss costs.

\*\* There is NO state supplement.

(A) Filing(s) amended.

(B) Refer to the following state-specific circulars, which contain a complete set of the state-specific Premises/Operations and Products/Completed Operations ELPs:

Louisiana – [LI-GL-2021-044](#)

(C) Refer to the following state-specific circular for the District of Columbia Cannabis ELPs Supplement revision:

District of Columbia – [LI-GL-2021-068](#)