

FORMS/RULES/LOSS COSTS/ELPS – IMPLEMENTATION

MAY 7, 2021

GENERAL LIABILITY

LI-GL-2021-187

## 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 MONTANA AND OREGON

---

### 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 Montana and Oregon.

**Effective Date: 9/1/2021**

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

---

### UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service tentatively beginning in second quarter 2021. We are pleased to announce that you will soon be receiving **form** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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), PRM, Statistical Plans and Suite +.

---

### 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.

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

---

## EFFECTIVE DATE

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

#### **Montana, Oregon**

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

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

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

#### **Montana, Oregon**

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

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

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

#### **Montana, Oregon**

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

These changes are applicable to all policies **written** on or after September 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.

### **ESTIMATED LOSS POTENTIAL (ELPs) FILING GL-2020-RELCC:**

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

---

## COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

---

## RATING SOFTWARE IMPACT

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

---

## 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.

---

## 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.

---

## 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.
- 

## REVISION DISTRIBUTION

### Forms:

We will issue a Notice to Portfolioholders with an edition date of 9-21 (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 9-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## 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
- 

## ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
  - (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.
- 

## CONTACT INFORMATION

If you have any questions concerning:

- The forms and rules content of this circular, please contact:  
Kat Ambrosino  
Product Development – General Liability  
551-220-2983  
[Kat.Ambrosino@verisk.com](mailto:Kat.Ambrosino@verisk.com)  
[liability@verisk.com](mailto:liability@verisk.com)
- The loss cost content of this circular, please contact:  
Chun Lam  
Actuarial Products – Commercial Liability  
(201) 469-2759  
[Chun.Lam@verisk.com](mailto:Chun.Lam@verisk.com)
- The status of this filing, please contact:  
Christopher Spencer  
Compliance & Product Services – Liability  
(201-469-2791  
[Christopher.Spencer@verisk.com](mailto:Christopher.Spencer@verisk.com)  
[liability@verisk.com](mailto:liability@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

---

## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

---

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

---

<b>Montana</b>	<b>Oregon</b>	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>GL-2020-OMJFR</u>, 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.</p>
----------------	---------------	---

---

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

---

<b>Montana</b>	<b>Oregon</b>	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>GL-2020-RMJRU</u>, 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.</p>
----------------	---------------	---

---

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

---

<b>Montana</b>	<b>Oregon</b>	<p>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.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number <u>GL-2020-RMJLC</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for General Liability in these jurisdictions. 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.</p>
----------------	---------------	--

---

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

---

<b>Montana</b>	<b>Oregon</b>	<p>If you decide to use our ELPs, you must:</p> <ul style="list-style-type: none"> <li>Determine what modification, if any, to these ELPs are appropriate for your company;</li> <li>Determine the expense and profit components to use with these ELPs;</li> <li>Comply with the provisions of Rule 2. Referrals to Company in Division Six of the CLM;</li> <li>Advise your staff of your decisions; and</li> <li>Comply with any applicable regulatory requirements.</li> </ul> <p>If you decide NOT to revise your rates based on our ELPs, you need do nothing.</p> <p>In all correspondence on this revision, you should refer to ISO Filing Number <u>GL-2020-RELCC</u>, NOT this circular.</p>
----------------	---------------	--

---

**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	8/1/2021	**	**	<a href="#">LI-GL-2021-168</a>
MICHIGAN	8/1/2021	<a href="#">LI-GL-2021-039</a>	<a href="#">LI-GL-2021-040</a>	<a href="#">LI-GL-2021-104</a>
MINNESOTA	8/1/2021	<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>
<b>MONTANA</b>	<b>9/1/2021</b>	**	<a href="#">LI-GL-2021-181</a>	<a href="#">LI-GL-2021-187</a>
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>
NEW JERSEY	8/1/2021	<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>
<b>OREGON</b>	<b>9/1/2021</b>	**	<a href="#">LI-GL-2021-013</a>	<a href="#">LI-GL-2021-187</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>
SOUTH CAROLINA	8/1/2021	**	<a href="#">LI-GL-2021-098</a>	<a href="#">LI-GL-2021-104</a>
SOUTH DAKOTA		<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](#)