

FORMS – IMPLEMENTATION

MAY 21, 2021

GENERAL LIABILITY

LI-GL-2021-194

## MONTANA SUPPLEMENT TO THE 2020 NEW AND REVISED MULTISTATE OPTIONAL ENDORSEMENTS ADDRESSING CANNABIS PROVIDED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Forms supplement to multistate filing GL-2020-OMJFR in Montana is provided.

This supplement complements the multistate forms filing, which is attached to circular LI-GL-2020-225.

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

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### 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 +.

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### BACKGROUND

In circular:

- [LI-GL-2021-187](#), we announced the implementation of multistate forms filing GL-2020-OMJFR in Montana.
- [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.

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.

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### ISO ACTION

In addition to the multistate material, we are providing the attached Montana forms supplement to multistate filing GL-2020-OMJFR.

Refer to the attached explanatory material for complete details about this filing.

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## INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Montana.

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

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## EFFECTIVE DATE

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.

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## 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 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.

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## RATING SOFTWARE IMPACT

Refer to circular [LI-GL-2020-225](#) for the impact of the multistate filing.

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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

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.

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## REFERENCE(S)

- [LI-GL-2021-187](#) (05/07/2021) 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
  - [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-2020-225](#) (12/31/2020) 2020 New And Revised Multistate Optional Endorsements Addressing Cannabis Are Being Filed
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## ATTACHMENT(S)

- Montana Supplement to Filing [GL-2020-OMJFR](#)
  - Status Report
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## CONTACT INFORMATION

If you have any questions concerning:

- The subject matter 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

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# Montana Supplement To The Optional Endorsements Addressing Cannabis Exposures Multistate Revision

## About This Filing

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This supplement removes from consideration a multistate endorsement in response to comments received from the Office of the Montana State Auditor, Commissioner of Securities and Insurance (CSI).

## Removed From Consideration

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We are removing from consideration the following form:

- ◆ CG 34 76 Defense Within Limits – Products/Completed Operations

## Related Filing(s)

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- ◆ GL-2020-RMJRU (Rules)
- ◆ GL-2020-RMJLC (Loss Costs)
- ◆ GL-2020-RELCC (ELPs)

## Background

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In the multistate section of this filing, we are introducing new multistate endorsements for the Commercial General Liability Program.

Upon review of this filing, the Office of the Montana State Auditor, Commissioner of Securities and Insurance (CSI) generally requested that we withdraw from consideration new endorsement CG 34 76 Defense Within Limits – Products/Completed Operations. The CSI, in part, provided the following comments with respect to CG 34 76 and coverage provided on a defense within limits (DWL) basis:

"In order for the department to consider acceptance under the Commissioner's discretion, we are requiring each company who would like to have DWL provisions in their forms, to provide to us the Compan[y's] minimum and maximum limits.

We are not stating that a company cannot use the form or its language. If a company should choose to use the form, the company must submit the form for approval on their own behalf in order to provide us with the required limit information."

## **Explanation of Changes**

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In response to the CSI's comments, we are removing endorsement CG 34 76 Defense Within Limits – Products/Completed Operations from consideration in Montana.

## **Copyright Explanation**

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**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-2021-194</a>	<a href="#">LI-GL-2021-181</a>	<a href="#">LI-GL-2021-194</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>
OREGON	9/1/2021	**	<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](#)