

RULES – IMPLEMENTATION

JULY 29, 2021

GENERAL LIABILITY

LI-GL-2021-244

---

## WEST VIRGINIA GENERAL LIABILITY INCREASED LIMIT FACTORS TO BE IMPLEMENTED

---

### KEY MESSAGE

The revised increased limit factors representing a combined change of +1.9% from the increased limit factors currently in effect are acknowledged.

---

### 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. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** 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-2021-214](#), we advised you that we submitted filing GL-2021-IALL1 to the Insurance Department.

---

### INSURANCE DEPARTMENT ACTION

The Insurance Department has acknowledged this revision as filed.

---

### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after December 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-2021-IALL1](#), 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-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.

---

## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 12-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## REFERENCE(S)

- [LI-GL-2021-214](#) (07/22/2021) West Virginia General Liability Increased Limit Factors Revision Filed
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

---

## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
Anna Levkova  
Actuarial Operations  
(201) 469-2564  
[Anna.Levkova@verisk.com](mailto:Anna.Levkova@verisk.com)  
[casualtyactuarial@verisk.com](mailto:casualtyactuarial@verisk.com)
- The non-actuarial content of this circular, please contact:  
Alexander Esau  
Production Operations, Compliance and Product Services  
(201) 469-2717  
[prodops@verisk.com](mailto:prodops@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).