

FORMS/RULES – IMPLEMENTATION

FEBRUARY 18, 2022

GENERAL LIABILITY

LI-GL-2022-047

GENERAL LIABILITY MULTISTATE OPTIONAL ENDORSEMENTS AND RULES REVISIONS ADDRESSING ABUSE OR MOLESTATION LIABILITY TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

KEY MESSAGE

We are implementing new and revised optional multistate and state-specific endorsements and rules revisions in **6** jurisdictions.

Effective Date: 9/1/2022

Filing IDs: GL-2021-OAMFR (Forms) and GL-2021-RAMRU (Rules)

JURISDICTIONS

- Arizona
- Massachusetts
- Oklahoma
- Guam*
- Montana
- Wisconsin

* Only forms filing GL-2021-OAMFR is being implemented. ISO General Liability rules do not apply in Guam.

BACKGROUND

In circular:

- [LI-GL-2021-392](#), we announced the filing of multistate forms filing GL-2021-OAMFR, which introduced and withdrew optional multistate endorsements addressing abuse or molestation liability exposures for use with the Commercial General Liability (CGL) program.
- [LI-GL-2021-393](#), we announced the filing of multistate rules filing GL-2021-RAMRU, which introduced a new multistate Rule 41. and revised multistate Rule 36. in Division Six – General Liability of the Commercial Lines Manual (CLM) to reflect new and withdrawn endorsements submitted with companion forms filing GL-2021-OAMFR.
- [LI-GL-2022-018](#), we provided you with final copies of the multistate endorsements included in forms filing GL-2021-OAMFR.

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.

EFFECTIVE DATE

FORMS FILING GL-2021-OAMFR:

Arizona, Massachusetts, Montana, Oklahoma, Wisconsin

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

These changes are applicable to all policies **written** on or after **September 1, 2022**.

Guam

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

RULES FILING GL-2021-RAMRU:

Arizona, Massachusetts, Montana, Oklahoma, Wisconsin

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

These changes are applicable to all policies **written** on or after **September 1, 2022**.

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

NOTICE OF ELIMINATION/REDUCTIONS IN COVERAGE – MASSACHUSETTS

In a future circular, we will provide an Advisory Notice to Policyholders which will outline changes being made in filing GL-2021-OAMFR. This Policyholder Notice will outline elimination or reductions of coverage required by General Law – Part I, Title XXII, Chapter 175, Section 99.

RATING SOFTWARE IMPACT

GL-2021-OAMFR:

Refer to circular [LI-GL-2021-392](#) for impact of the multistate filing.

GL-2021-RAMRU:

Refer to circular [LI-GL-2021-393](#) for impact of the multistate filing.

IMPACT ON STATISTICAL REPORTING

ISO has released the statistical reporting requirements in circular [SP-GL-2022-001](#), "General Liability Abuse And Molestation Coding Established," dated January 10, 2022, announcing revisions to the General Liability module for Abuse and Molestation Coding including new Classification Codes, Exposure Indicator Codes, and Type of Loss Codes 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:

- Provide an Advisory Notice to policyholders addressing multistate form revisions.
 - 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). 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 **9-22** (or the earliest possible subsequent date), along with any new and/or revised forms.

Rules:

We will issue a Notice to Manualholders with an edition date of **9-22** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-GL-2022-018](#) (01/21/2022) General Liability Multistate Forms And Endorsements (Edition 09 22) Available
 - [SP-GL-2022-001](#) (01/10/2022) General Liability Abuse And Molestation Coding Established
 - [LI-GL-2021-393](#) (12/17/2021) General Liability Multistate Rules Revision Addressing Abuse Or Molestation Liability Being Filed
 - [LI-GL-2021-392](#) (12/17/2021) General Liability Multistate Optional Endorsements Addressing Abuse Or Molestation Liability Being Filed
 - [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
-

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 status of this filing, please contact:
Shawn Olivacce
Compliance & Product Services – Liability
201-469-2800
Shawn.Olivacce@verisk.com
liability@verisk.com
- The forms and rules content of this circular, please contact:
Mark Kinder
Product Development – General Liability
201-918-0904
Mark.Kinder@verisk.com
liability@verisk.com
- contact Customer Support:
E-mail: 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. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

SUMMARY OF COMPANY ACTION REQUIREMENTS

FORMS filing: GL-2021-OAMFR

ARIZONA

MASSACHUSETTS

MONTANA

OKLAHOMA

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-OAMFR, 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:

- **Arizona**, refer to SERFF Tracking Number ISOF-133062079.
- **Oklahoma**, Type of Insurance Code (TOI) 17.0 Other Liability-Occ/Claims Made and Sub-TOI 17.0001 Commercial General Liability, the Oklahoma File Number ISOF-133062121 and the approval date 12/7/2021.

WISCONSIN

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:

- AUGUST 1, 2022 (WISCONSIN)

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-2021-OAMFR, 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.

GUAM

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 ISO's 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-OAMFR, 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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: GL-2021-RAMRU

ARIZONA

MASSACHUSETTS

MONTANA

OKLAHOMA

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-RAMRU, 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:

- **Arizona**, refer to SERFF Tracking Number ISOF-133062137.
- **Oklahoma**, refer to Type of Insurance Code (TOI) 17.0 Other Liability-Occ/Claims Made and Sub-TOI 17.0001 Commercial General Liability, the Oklahoma File Number ISOF-133062157 and the approval date 12/7/2021.

WISCONSIN

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:

- AUGUST 22, 2022 (WISCONSIN)

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-2021-RAMRU, 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.

**Status of General Liability Multistate Filings
Forms (GL-2021-OAMFR) and Rules (GL-2021-RAMRU)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULAR		IMPLEMENTATION CIRCULAR
		FORMS	RULES	
ALABAMA	9/1/2022	**	**	LI-GL-2022-017
ALASKA				
ARIZONA	9/1/2022	**	**	LI-GL-2022-047
ARKANSAS				
CALIFORNIA				
COLORADO	9/1/2022	LI-GL-2022-004	LI-GL-2022-005	LI-GL-2022-017
CONNECTICUT		LI-GL-2022-045	LI-GL-2022-046	
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM*	9/1/2022	**		LI-GL-2022-047
HAWAII	BUREAU			
IDAHO				
ILLINOIS	9/1/2022	**	**	LI-GL-2022-017
INDIANA	9/1/2022	**	**	LI-GL-2022-017
IOWA	9/1/2022	**	**	LI-GL-2022-017
KANSAS				
KENTUCKY				
LOUISIANA				
MAINE	9/1/2022	**	**	LI-GL-2022-017
MARYLAND				
MASSACHUSETTS	9/1/2022	**	**	LI-GL-2022-047
MICHIGAN				
MINNESOTA				
MISSISSIPPI	9/1/2022	**	**	LI-GL-2022-017
MISSOURI	9/1/2022	**	**	LI-GL-2022-017
MONTANA	9/1/2022	LI-GL-2022-006	LI-GL-2022-007	LI-GL-2022-047
NEBRASKA	9/1/2022	**	**	LI-GL-2022-017
NEVADA	9/1/2022	**	**	LI-GL-2022-017
NEW HAMPSHIRE	9/1/2022	**	**	LI-GL-2022-017
NEW JERSEY				
NEW MEXICO	9/1/2022	**	**	LI-GL-2022-017
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA	9/1/2022	**	**	LI-GL-2022-017
OHIO	9/1/2022	**	**	LI-GL-2022-017
OKLAHOMA	9/1/2022	**	**	LI-GL-2022-047
OREGON				
PENNSYLVANIA	9/1/2022	**	**	LI-GL-2022-017
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA	9/1/2022	**	**	LI-GL-2022-017
SOUTH DAKOTA	9/1/2022	LI-GL-2022-002	LI-GL-2022-003	LI-GL-2022-017
TENNESSEE	9/1/2022	**	**	LI-GL-2022-017
TEXAS				
U.S. VIRGIN ISLANDS*				
UTAH		LI-GL-2022-030	LI-GL-2022-031	
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA	9/1/2022	**	**	LI-GL-2022-017
WISCONSIN	9/1/2022	**	**	LI-GL-2022-047
WYOMING				

BOLD indicates changes.

* ISO has no jurisdiction for rules/loss costs.

** There is no state supplement.

(A) Filing(s) amended.

Multistate Filed Circulars:

Forms: [LI-GL-2021-392](#)

Rules: [LI-GL-2021-393](#)