

RULES/LOSS COSTS/ELPS – IMPLEMENTATION

SEPTEMBER 20, 2022

GENERAL LIABILITY

LI-GL-2022-244

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

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### KEY MESSAGE

We are implementing new and revised rules, loss costs and estimated loss potentials (ELPs) as part of the Commercial General Liability Program in Vermont.

**Effective Date: 2/1/2023**

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

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### BACKGROUND

In circular:

- [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.
- [LI-GL-2021-199](#), we provided sample advisory policyholder notices outlining the broadenings, reductions and/or other changes included in multistate forms filing GL-2020-OMJFR.

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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### INSURANCE DEPARTMENT ACTION

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

**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****GL-2020-RMJRU (Rules):**

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

These changes are applicable to all policies **written** on or after February 1, 2023.

**GL-2020-RMJLC (Loss Costs):**

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

These changes are applicable to all policies **written** on or after February 1, 2023.

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.

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**COMPANY ACTION****RULES FILING GL-2020-RMJRU:**

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 DECEMBER 30, 2022. 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 and SERFF Tracking Number ISOF-133311169, 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.

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

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 DECEMBER 30, 2022. 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 and SERFF Tracking Number ISOF-133311171, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial 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.

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

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 WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON DECEMBER 30, 2022. 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-RELCC and SERFF Tracking Number ISOF-133311192, NOT this circular number.

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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-2022-006](#) 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

### Rules/Loss Costs/ELPs:

We will issue a Notice to Manualholders with an edition date of 2-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing
- [LI-GL-2021-199](#) (06/28/2021) Advisory Sample Notices To Policyholders For 2020 Commercial Liability Umbrella And General Liability Multistate Forms Revisions Furnished
- [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

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## ATTACHMENT(S)

Status Report

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We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply; and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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## CONTACT INFORMATION

If you have any questions concerning:

- The forms and rules content of this circular, please contact:

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- Other issues for this circular, please contact Customer Support:

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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	8/1/2022	<a href="#">LI-GL-2022-015</a>	<a href="#">LI-GL-2022-016</a>	<a href="#">LI-GL-2022-051</a>
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	11/1/2022	**	**	<a href="#">LI-GL-2022-103</a>
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	10/1/2021	**	**	<a href="#">LI-GL-2021-195</a>
DIST. OF COLUMBIA (C)	10/1/2021	**	**	<a href="#">LI-GL-2021-195</a>
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	1/1/2023	**	<a href="#">LI-GL-2022-105</a>	<a href="#">LI-GL-2022-124</a>
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>
MONTANA	9/1/2021	<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		<a href="#">LI-GL-2022-144</a>	<a href="#">LI-GL-2022-145</a>	
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	12/1/2021	<a href="#">LI-GL-2021-095</a> <a href="#">LI-GL-2021-203 (A)</a>	<a href="#">LI-GL-2021-096</a> <a href="#">LI-GL-2021-204 (A)</a>	<a href="#">LI-GL-2021-227</a>
TENNESSEE	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
TEXAS	3/1/2022	**	**	<a href="#">LI-GL-2021-361</a>
U.S. VIRGIN ISLANDS*				
UTAH	8/1/2021	**	**	<a href="#">LI-GL-2021-052</a>
<b>VERMONT</b>	<b>2/1/2023</b>	**	<a href="#">LI-GL-2022-131</a>	<a href="#">LI-GL-2022-244</a> ***
VIRGINIA	12/1/2022	**	<a href="#">LI-GL-2021-383 (A)</a> <a href="#">LI-GL-2022-175 (A)</a>	<a href="#">LI-GL-2022-181</a>
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.
- \*\*\* This circular is only implementing the rules, loss costs and ELPs filings.
- (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](#)