

RULES – IMPLEMENTATION

OCTOBER 14, 2022

GENERAL LIABILITY

LI-GL-2022-259

REVISION TO THE COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

KEY MESSAGE

We are announcing implementation of a revision to the multistate Commercial General Liability Experience and Schedule (CGLES) Rating Plan in **42** jurisdictions.

Effective Date: 4/1/2023

Filing ID: RP-2022-RGL22

JURISDICTIONS

- | | | |
|---------------|------------------|------------------|
| • Alabama | • Maryland | • Oklahoma |
| • Arizona | • Massachusetts | • Oregon |
| • Arkansas | • Michigan | • Pennsylvania |
| • Colorado | • Minnesota | • Rhode Island |
| • Connecticut | • Mississippi | • South Carolina |
| • Delaware | • Missouri | • South Dakota |
| • Georgia | • Montana | • Tennessee |
| • Idaho | • Nebraska | • Utah |
| • Illinois | • Nevada | • Vermont |
| • Indiana | • New Hampshire | • Virginia |
| • Kansas | • New Mexico | • Washington |
| • Kentucky | • North Carolina | • West Virginia |
| • Louisiana | • North Dakota | • Wisconsin |
| • Maine | • Ohio | • Wyoming |

BACKGROUND

In circular [LI-GL-2022-242](#), we announced the filing of a revision to the multistate Commercial General Liability Experience and Schedule (CGLES) Rating Plan in various jurisdictions.

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

Alabama, Arizona, Connecticut, Delaware, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin

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

These changes apply to all ratings made on or after April 1, 2023.

Maryland

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

These changes are applicable to all policies effective on or after April 1, 2023.

Virginia

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

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

Arkansas, Colorado, Illinois, Minnesota, Nevada, New Mexico, South Carolina and Wyoming

We do not establish an effective date for Commercial General Liability rating plan revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

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-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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-GL-2022-242](#) (09/16/2022) Revision To The Commercial General Liability Experience And Schedule Rating Plan Being Filed
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

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.

CONTACT INFORMATION

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SUMMARY OF COMPANY ACTION REQUIREMENTS

RATING PLAN filing: RP-2022-RGL22

Delaware	Nebraska
Georgia	North Carolina
Idaho	North Dakota
Kansas	Oklahoma
Kentucky	Oregon
Louisiana	Pennsylvania
Maine	Rhode Island
Massachusetts	Virginia
Michigan	Washington
Mississippi	West Virginia
Montana	

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 RP-2022-RGL22, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Delaware , ISOF-133384128	Nebraska , ISOF-133384146
Georgia , ISOF-133384130	North Carolina , ISOF-133384152
Idaho , ISOF-133384131	North Dakota , ISOF-133384152
Kansas , ISOF-133384135	Oklahoma , ISOF-133384155
Kentucky , ISOF-133384136	Oregon , ISOF-133384156
Louisiana , ISOF-133384137	Pennsylvania , ISOF-133384157
Maine , ISOF-133384138	Rhode Island , ISOF-133384158
Massachusetts , ISOF-133384140	Virginia , ISOF-133384165
Michigan , ISOF-133384141	Washington , ISOF-133384219
Mississippi , ISOF-133384143	West Virginia , ISOF-133384167
Montana , ISOF-133384145	

- For **Oklahoma**, refer to Type of Insurance Code (TOI) 17.0 Other Liability-Occ/Claims Made and Sub-TOI 17.0001 Commercial General Liability, the State File Number ISOF-133384155, SERFF Tracking Number ISOF-133384155, and the approval date September 2, 2022, 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

RATING PLAN filing: RP-2022-RGL22 (Cont'd)

Alabama
Arizona
Connecticut
Indiana
Maryland
Missouri
New Hampshire

North Dakota
Ohio
South Dakota
Tennessee
Utah
Vermont
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:

March 6, 2023 (Alabama)	March 22, 2023 (North Dakota)
March 1, 2023 (Arizona)	March 1, 2023 (Ohio)
March 1, 2023 (Connecticut)	February 14, 2023 (South Dakota)
March 1, 2023 (Indiana)	March 1, 2023 (Tennessee)
March 1, 2023 (Maryland)	February 24, 2023 (Utah)
March 10, 2023 (Missouri)	March 2, 2023 (Vermont)
March 2, 2023 (New Hampshire)	March 22, 2023 (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 RP-2022-RGL22, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alabama , ISOF-133384121	North Dakota , ISOF-133384153
Arizona , ISOF-133384123	Ohio , ISOF-133384154
Connecticut , ISOF-133384127	South Dakota , ISOF-133384160
Indiana , ISOF-133384133	Tennessee , ISOF- 133384161
Maryland , ISOF-133384139	Utah , ISOF-133384163
Missouri , ISOF-133384144	Vermont , ISOF- 133384164
New Hampshire , ISOF-133384148	Wisconsin , ISOF- 133384168

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

RATING PLAN filing: RP-2022-RGL22 (Cont'd)

Arkansas

ISO has not filed this revision on behalf of insurers.

Minnesota

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 our revision, you are NOT required to file anything with the Insurance Department.

New Mexico

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number RP-2022-RGL22, NOT this circular number.

South Carolina

In addition:

- Please see below for SERFF Tracking Numbers by state

Arkansas , ISOF-133384124	New Mexico , ISOF-133384150
Minnesota , ISOF-133384142	South Carolina , ISOF-133384159

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.

Colorado

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.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 24, 2023. 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 RP-2022-RGL22 and SERFF Tracking Number ISOF-133384126, 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.

Illinois

ISO has not filed this revision.

Nevada

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 our revision, you are NOT required to file anything with the Insurance Department.

Wyoming

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number RP-2022-RGL22, 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.

Commercial General Liability Experience and Schedule Rating Plan RP-2022-RGL22

STATE	EFFECTIVE OR DISTRIBUTION DATE	IMPLEMENTATION CIRCULAR
ALABAMA	4/1/2023	LI-GL-2022-259
ALASKA		
ARIZONA	4/1/2023	LI-GL-2022-259
ARKANSAS	4/1/2023	LI-GL-2022-259
CALIFORNIA		
COLORADO	4/1/2023	LI-GL-2022-259
CONNECTICUT	4/1/2023	LI-GL-2022-259
DELAWARE	4/1/2023	LI-GL-2022-259
DIST. OF COLUMBIA		
FLORIDA		
GEORGIA	4/1/2023	LI-GL-2022-259
GUAM		
HAWAII		
IDAHO	4/1/2023	LI-GL-2022-259
ILLINOIS	4/1/2023	LI-GL-2022-259
INDIANA	4/1/2023	LI-GL-2022-259
IOWA		
KANSAS	4/1/2023	LI-GL-2022-259
KENTUCKY	4/1/2023	LI-GL-2022-259
LOUISIANA	4/1/2023	LI-GL-2022-259
MAINE	4/1/2023	LI-GL-2022-259
MARYLAND	4/1/2023	LI-GL-2022-259
MASSACHUSETTS	4/1/2023	LI-GL-2022-259
MICHIGAN	4/1/2023	LI-GL-2022-259
MINNESOTA	4/1/2023	LI-GL-2022-259
MISSISSIPPI	4/1/2023	LI-GL-2022-259
MISSOURI	4/1/2023	LI-GL-2022-259
MONTANA	4/1/2023	LI-GL-2022-259
NEBRASKA	4/1/2023	LI-GL-2022-259
NEVADA	4/1/2023	LI-GL-2022-259
NEW HAMPSHIRE	4/1/2023	LI-GL-2022-259
NEW JERSEY		
NEW MEXICO	4/1/2023	LI-GL-2022-259
NEW YORK		
NORTH CAROLINA	4/1/2023	LI-GL-2022-259
NORTH DAKOTA	4/1/2023	LI-GL-2022-259
OHIO	4/1/2023	LI-GL-2022-259
OKLAHOMA	4/1/2023	LI-GL-2022-259
OREGON	4/1/2023	LI-GL-2022-259
PENNSYLVANIA	4/1/2023	LI-GL-2022-259
PUERTO RICO		
RHODE ISLAND	4/1/2023	LI-GL-2022-259
SOUTH CAROLINA	4/1/2023	LI-GL-2022-259
SOUTH DAKOTA	4/1/2023	LI-GL-2022-259
TENNESSEE	4/1/2023	LI-GL-2022-259
TEXAS		
U.S. VIRGIN ISLANDS		
UTAH	4/1/2023	LI-GL-2022-259
VERMONT	4/1/2023	LI-GL-2022-259
VIRGINIA	4/1/2023	LI-GL-2022-259
WASHINGTON	4/1/2023	LI-GL-2022-259
WEST VIRGINIA	4/1/2023	LI-GL-2022-259
WISCONSIN	4/1/2023	LI-GL-2022-259
WYOMING	4/1/2023	LI-GL-2022-259

BOLD INDICATES CHANGES.

MULTISTATE FILED CIRCULAR
LI-GL-2022-242