

LOSS COSTS/RULES/FORMS – IMPLEMENTATION

DECEMBER 5, 2022

GENERAL LIABILITY

LI-GL-2022-309

## GENERAL LIABILITY MULTISTATE NEW AND REVISED OPTIONAL ENDORSEMENTS, MANUAL RULES AND LOSS COSTS REVISION TO BE IMPLEMENTED IN GEORGIA

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### KEY MESSAGE

We are implementing new and revised optional multistate and state-specific endorsements, rules and loss costs as part of the Commercial General Liability Program in Georgia.

**Effective Date: 5/1/2023**

**Filing IDs:** GL-2018-OFR18 (Forms), GL-2018-RRU18 (Rules) and GL-2018-RLC18 (Loss Costs)

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### BACKGROUND

In circular:

- [LI-GL-2018-135](#), we announced the submission of forms filing GL-2018-OFR18, which introduced a variety of new and revised multistate optional endorsements for use with the General Liability program.
- [LI-GL-2018-136](#), we announced the submission of rules filing GL-2018-RRU18, 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-2018-OFR18.
- [LI-GL-2018-137](#), we announced the submission of loss costs filing GL-2018-RLC18, which introduced advisory prospective loss costs and associated rating factors for the optional Unmanned Aircraft Endorsements written under the ISO General Liability policy.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements to the multistate forms and rules filings in Georgia.

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### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the Georgia Department of Insurance.

**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-2018-OFR18 (Forms):**

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

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

### **GL-2018-RRU18 (Rules):**

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

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

### **GL-2018-RLC18 (Loss Costs):**

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

These changes are applicable to all policies **written** on or after May 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.

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## COMPANY ACTION

### **GL-2018-OFR18 (Forms):**

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 Georgia Department of Insurance.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, and to use all of the forms, you should refer to ISO Filing Number GL-2018-OFR18 and SERFF Tracking Numbers ISOF-131747295 and ISOF-133378700, 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.

**Note:** Endorsements **CG 24 04, CG 24 53, CG 34 10, CG 34 11, CG 34 35, CG 34 39, CG 34 40** and **CG 34 41** were submitted under Sub-TOI 17.0028 (Cyber Liability). Refer to SERFF Tracking Number ISOF-133378700, NOT this circular number.

The other **CG** endorsements were submitted under Sub-TOI 17.0001 (Commercial General Liability). Refer to SERFF Tracking Number ISOF-131747295, NOT this circular number.

### **GL-2018-RRU18 (Rules):**

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 Georgia Department of Insurance.

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 the ISO Filing Number GL-2018-RRU18 and SERFF Tracking Number ISOF-131747352, 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.

### **GL-2018-RLC18 (Loss Costs):**

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.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2018-RLC18 and SERFF Tracking Number ISOF-131747444, NOT this circular number.

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

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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**

Circular [SP-GL-2019-002](#), dated May 8, 2019, establishes the statistical coding for the General Liability Unmanned Aircraft (Drones) program. Coding includes the introduction of new Subline Code 370, new Type of Loss Codes as well as the collection of Policy Limits and Premium amounts. In addition, we have introduced several new data elements such as Primary Place of Operation, Ownership and Operation and Level of Certification. Please refer to the statistical circular for specifics.

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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.

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## REVISION DISTRIBUTION

### **GL-2018-OFR18 (Forms):**

We will issue a Notice to Portfolioholders with an edition date of 5-23 (or the earliest possible subsequent date), along with any new and/or revised forms.

### **GL-2018-RRU18 (Rules) and GL-2018-RLC18 (Loss Costs):**

We will issue a Notice to Manualholders with an edition date of 5-23 (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
- [SP-GL-2019-002](#) (05/08/2019) Unmanned Aircraft (Drones) Coding Expanded For General Liability
- [LI-GL-2018-137](#) (12/21/2018) General Liability Multistate Loss Costs Revision Being Filed
- [LI-GL-2018-136](#) (12/21/2018) General Liability Multistate Manual Rules Revision Being Filed
- [LI-GL-2018-135](#) (12/21/2018) New And Revised General Liability Multistate Optional Endorsements Being Filed

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## **ATTACHMENT(S)**

Status Report

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## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS (GL-2018-RLC18 LOSS COSTS)

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Timothy J. McCarthy, am a Manager and Actuary for ISO. I am responsible for the content of this Statement of Actuarial Opinion. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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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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Phone: 800-888-4476

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**Status of General Liability Multistate Filings  
Forms (GL-2018-OFR18), Rules (GL-2018-RRU18) and Loss Costs (GL-2018-RLC18)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
ALASKA	3/1/2020	<a href="#">LI-GL-2019-068</a> <a href="#">LI-GL-2019-218 (A)</a>	<a href="#">LI-GL-2019-069</a> <a href="#">LI-GL-2019-219 (A)</a>	<a href="#">LI-GL-2019-231</a>
ARIZONA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
ARKANSAS	12/1/2019	<a href="#">LI-GL-2019-109</a>	<a href="#">LI-GL-2019-110</a>	<a href="#">LI-GL-2019-138</a>
CALIFORNIA	12/1/2019	**	<a href="#">LI-GL-2019-051</a>	<a href="#">LI-GL-2019-138</a>
COLORADO	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
CONNECTICUT	12/1/2019	<a href="#">LI-GL-2019-111</a>	<a href="#">LI-GL-2019-112</a>	<a href="#">LI-GL-2019-138</a>
DELAWARE	12/1/2019	**	<a href="#">LI-GL-2019-052</a>	<a href="#">LI-GL-2019-138</a>
DIST. OF COLUMBIA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
FLORIDA	2/1/2021	**	<a href="#">LI-GL-2020-200</a>	<a href="#">LI-GL-2020-203</a>
GEORGIA	5/1/2023	<a href="#">LI-GL-2022-063</a> <a href="#">LI-GL-2022-200</a> <a href="#">LI-GL-2022-305</a> <a href="#">LI-GL-2022-307</a>	<a href="#">LI-GL-2022-064</a> <a href="#">LI-GL-2022-306</a> <a href="#">LI-GL-2022-308</a>	<a href="#">LI-GL-2022-309</a>
GUAM*	12/1/2019	**		<a href="#">LI-GL-2019-138</a>
HAWAII				
IDAHO	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
ILLINOIS	12/1/2019	<a href="#">LI-GL-2019-195</a>	<a href="#">LI-GL-2019-196</a>	<a href="#">LI-GL-2019-138</a>
INDIANA	12/1/2019	**	<a href="#">LI-GL-2019-040</a>	<a href="#">LI-GL-2019-138</a>
IOWA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
KANSAS	12/1/2019	<a href="#">LI-GL-2019-042</a>	**	<a href="#">LI-GL-2019-138</a>
KENTUCKY	2/1/2021	<a href="#">LI-GL-2020-147</a>	<a href="#">LI-GL-2019-036</a> <a href="#">LI-GL-2020-148 (A)</a>	<a href="#">LI-GL-2020-172</a>
LOUISIANA	12/1/2019	<a href="#">LI-GL-2019-070</a>	<a href="#">LI-GL-2019-071</a>	<a href="#">LI-GL-2019-138</a>
MAINE	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
MARYLAND	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
MASSACHUSETTS	5/1/2020	<a href="#">LI-GL-2019-120</a>	<a href="#">LI-GL-2019-121</a>	<a href="#">LI-GL-2020-003</a>
MICHIGAN	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
MINNESOTA	12/1/2019	<a href="#">LI-GL-2019-077</a>	<a href="#">LI-GL-2019-078</a>	<a href="#">LI-GL-2019-138</a>
MISSISSIPPI	12/1/2019	**	<a href="#">LI-GL-2019-053</a>	<a href="#">LI-GL-2019-138</a>
MISSOURI	12/1/2019	<a href="#">LI-GL-2019-083</a>	<a href="#">LI-GL-2019-084</a>	<a href="#">LI-GL-2019-138</a>
MONTANA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
NEBRASKA	12/1/2019	**	<a href="#">LI-GL-2019-041</a>	<a href="#">LI-GL-2019-138</a>
NEVADA	12/1/2019	**	<a href="#">LI-GL-2019-081</a>	<a href="#">LI-GL-2019-138</a>
NEW HAMPSHIRE	12/1/2019	<a href="#">LI-GL-2019-113</a>	<a href="#">LI-GL-2019-114</a>	<a href="#">LI-GL-2019-138</a>
NEW JERSEY	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
NEW MEXICO	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
NEW YORK	2/1/2023	<a href="#">LI-GL-2019-171</a> <a href="#">LI-GL-2020-210</a> <a href="#">LI-GL-2021-363 (A)</a>	<a href="#">LI-GL-2019-172</a> <a href="#">LI-GL-2020-211</a> <a href="#">LI-GL-2021-364 (A)</a> <a href="#">LI-GL-2022-108 (A)</a>	<a href="#">LI-GL-2022-245</a>
NORTH CAROLINA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
NORTH DAKOTA	12/1/2019	<a href="#">LI-GL-2019-043</a>	<a href="#">LI-GL-2019-044</a>	<a href="#">LI-GL-2019-138</a>
OHIO	12/1/2019	<a href="#">LI-GL-2019-117</a>	<a href="#">LI-GL-2019-118</a>	<a href="#">LI-GL-2019-138</a>
OKLAHOMA	12/1/2019	<a href="#">LI-GL-2019-047</a>	<a href="#">LI-GL-2019-048</a>	<a href="#">LI-GL-2019-138</a>
OREGON	12/1/2019	<a href="#">LI-GL-2019-032</a>	<a href="#">LI-GL-2019-033</a>	<a href="#">LI-GL-2019-138</a>
PENNSYLVANIA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
PUERTO RICO	4/1/2023	<a href="#">LI-GL-2019-079</a> <a href="#">LI-GL-2020-040 (A)</a>	<a href="#">LI-GL-2019-080</a> <a href="#">LI-GL-2020-041 (A)</a>	<a href="#">LI-GL-2022-298</a>
RHODE ISLAND	12/1/2019	**	<a href="#">LI-GL-2019-054</a>	<a href="#">LI-GL-2019-138</a>
SOUTH CAROLINA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
SOUTH DAKOTA	12/1/2019	**	<a href="#">LI-GL-2019-035</a>	<a href="#">LI-GL-2019-138</a>
TENNESSEE	12/1/2019	**	<a href="#">LI-GL-2019-055</a>	<a href="#">LI-GL-2019-138</a>
TEXAS	5/1/2020	<a href="#">LI-GL-2019-092</a> <a href="#">LI-GL-2019-232 (A)</a>	<a href="#">LI-GL-2019-093</a> <a href="#">LI-GL-2019-233 (A)</a>	<a href="#">LI-GL-2019-245</a>
U.S. VIRGIN ISLANDS*		<a href="#">LI-GL-2019-045</a>		
UTAH	12/1/2019	<a href="#">LI-GL-2019-085</a>	<a href="#">LI-GL-2019-086</a>	<a href="#">LI-GL-2019-138</a>
VERMONT	4/1/2020	<a href="#">LI-GL-2019-115</a> <a href="#">LI-GL-2019-223 (A)</a>	<a href="#">LI-GL-2019-116</a> <a href="#">LI-GL-2019-224 (A)</a>	<a href="#">LI-GL-2019-237</a>
VIRGINIA	3/1/2020	<a href="#">LI-GL-2019-145</a>	<a href="#">LI-GL-2019-146</a>	<a href="#">LI-GL-2019-240</a>
WASHINGTON	8/1/2020	<a href="#">LI-GL-2019-124</a> <a href="#">LI-GL-2019-241 (A)</a>	<a href="#">LI-GL-2019-125</a> <a href="#">LI-GL-2019-242 (A)</a> <a href="#">LI-GL-2020-035 (A)</a>	<a href="#">LI-GL-2020-075</a>
WEST VIRGINIA	12/1/2019	**	**	<a href="#">LI-GL-2019-138</a>
WISCONSIN	12/1/2019	**	<a href="#">LI-GL-2019-039</a>	<a href="#">LI-GL-2019-138</a>
WYOMING	12/1/2019	<a href="#">LI-GL-2019-049</a>	<a href="#">LI-GL-2019-050</a>	<a href="#">LI-GL-2019-138</a>

\* ISO has no jurisdiction for rules/loss costs.

\*\* There is NO state supplement.

(A) Filing(s) amended.

**Bold indicates change.**