

GENERAL LIABILITY MULTISTATE INTRODUCTION OF MULTISTATE PFAS EXCLUSION ENDORSEMENTS AND MULTISTATE RULES REVISION TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

KEY MESSAGE

This circular announces the implementation of General Liability multistate PFAS Exclusion Endorsements filing GL-2022-OFR22 and multistate rules filing GL-2022-ORU22 in 7 jurisdictions.

Filing ID: GL-2022-OFR22 (Forms) and GL-2022-ORU22 (Rules)

Effective Date: 5/1/2023

JURISDICTIONS

- | | | | |
|------------|-----------------|------------|-----------|
| • Alaska | • Massachusetts | • Texas | • Wyoming |
| • Maryland | • Oregon | • Virginia | |

BACKGROUND

In circular:

- [LI-GL-2022-281](#), we announced the submission of multistate forms filing GL-2022-OFR22, which introduced new multistate exclusion endorsements addressing Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) related exposures for use with the General Liability program.
- [LI-GL-2022-282](#), we announced the submission of multistate rules filing GL-2022-ORU22, which revised multistate rules in Division Six – General Liability of the Commercial Lines Manual (CLM) to reflect new endorsements submitted with companion forms filing GL-2022-OFR22.
- [LI-GL-2022-318](#), we provided you with final copies of the multistate endorsements included in forms filing GL-2022-OFR22.
- [LI-GL-2022-319](#), we furnished an Advisory Sample Notice To Policyholders for use in conjunction with the implementation of the General Liability Multistate forms revisions.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements to the multistate rules filing 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-2022-OFR22:****Massachusetts, Oregon, Virginia, Wyoming**

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**.

Alaska, Maryland

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

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

Texas

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

RULES FILING GL-2022-ORU22:**Massachusetts, Oregon, Virginia**

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**.

Alaska, Maryland

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

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

Texas, Wyoming

We do not establish an effective date for General Liability rules revisions in these states. 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.

SPECIAL NOTICE – ALASKA

The Alaska Division of Insurance has asked that we notify participating insurers that adopt ISO forms or form-related rule revisions that they must accept the explanatory materials in the ISO filing submission. The Division will consider insurers that do not accept the explanatory materials as deviating from the ISO filing. These insurers must explain their deviation as they would in any other form or form-related rule revision. The Division will assume that insurers that have provided ISO with filing authorization have accepted the explanatory materials in filings ISO makes on their behalf unless the insurer provides a written explanation for the deviation. Insurers that have not provided ISO with filing authorization must include in their adoption letters to the Division a statement either acknowledging that they are accepting the explanatory materials that were part of the ISO filing, or an explanation for their deviation.

RATING SOFTWARE IMPACT

GL-2022-OFR22:

Refer to circular [LI-GL-2022-281](#) for impact of the multistate filing.

GL-2022-ORU22:

Refer to circular [LI-GL-2022-282](#) for impact of the multistate filing.

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.

FUTURE ISO ACTION

In future circulars, we will:

- Update the status of this revision. This status report will be updated periodically to provide you with the latest status. 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.
 - 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

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.

RULES

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.

REFERENCE(S)

- [LI-GL-2022-319](#) (12/21/2022) Advisory Sample Notice To Policyholders For The 2022 General Liability PFAS Multistate Forms Revision Furnished
- [LI-GL-2022-318](#) (12/21/2022) General Liability Multistate Endorsements (EDITION 05 23) Available
- [LI-GL-2022-282](#) (11/07/2022) General Liability Multistate Rules Revision Addressing PFAS Exclusion Endorsements Being Submitted

- [LI-GL-2022-281](#) (11/07/2022) General Liability Introduction Of Multistate PFAS Exclusion Endorsements Being Submitted
- [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

If you have any questions concerning:

- The 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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SUMMARY OF COMPANY ACTION REQUIREMENTS

FORMS filing: GL-2022-OFR22

Alaska**Maryland****Massachusetts****Oregon****Virginia****Wyoming**

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-2022-OFR22, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133441879	Oregon , ISOF-133441913
Maryland , ISOF-133441897	Virginia , ISOF-133441872
Massachusetts , ISOF-133441898	Wyoming , ISOF-133441876

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.

Texas

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 State File Number(s) S706591 and SERFF Tracking Number ISOF-133441920. Do NOT refer to this circular number or ISO Filing 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-2022-ORU22

Alaska**Maryland****Massachusetts****Oregon****Virginia**

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-2022-ORU22, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133441927	Oregon , ISOF-133441980
Maryland , ISOF-133441964	Virginia , ISOF-133441990
Massachusetts , ISOF-133441965	

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.

Texas

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 State File Number(s) S706590 and SERFF Tracking Number ISOF-133441987. Do NOT refer to this circular number or ISO Filing 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.

Wyoming

ISO has not filed this revision.

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.

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 GL-2022-ORU22, 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-2022-OFR22) and Rules (GL-2022-ORU22)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	5/1/2023	**	**	LI-GL-2022-317
ALASKA	5/1/2023	LI-GL-2023-005	LI-GL-2023-006	LI-GL-2023-016
ARIZONA	5/1/2023	**	**	LI-GL-2022-317
ARKANSAS	5/1/2023	**	**	LI-GL-2022-317
CALIFORNIA				
COLORADO	5/1/2023	**	**	LI-GL-2022-317
CONNECTICUT	5/1/2023	**	**	LI-GL-2022-317
DELAWARE	5/1/2023	**	**	LI-GL-2022-317
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA	5/1/2023	**	LI-GL-2022-300	LI-GL-2022-317
GUAM*	5/1/2023	**		LI-GL-2022-317
HAWAII	BUREAU			
IDAHO	5/1/2023	**	**	LI-GL-2022-317
ILLINOIS	5/1/2023	**	**	LI-GL-2022-317
INDIANA	5/1/2023	**	**	LI-GL-2022-317
IOWA	5/1/2023	**	**	LI-GL-2022-317
KANSAS	5/1/2023	**	**	LI-GL-2022-317
KENTUCKY	5/1/2023	**	**	LI-GL-2022-317
LOUISIANA	5/1/2023	**	**	LI-GL-2022-317
MAINE	5/1/2023	**	**	LI-GL-2022-317
MARYLAND	5/1/2023	**	**	LI-GL-2023-016
MASSACHUSETTS	5/1/2023	**	**	LI-GL-2023-016
MICHIGAN	5/1/2023	**	**	LI-GL-2022-317
MINNESOTA	5/1/2023	**	**	LI-GL-2022-317
MISSISSIPPI	5/1/2023	**	**	LI-GL-2022-317
MISSOURI	5/1/2023	**	**	LI-GL-2022-317
MONTANA	5/1/2023	**	**	LI-GL-2022-317
NEBRASKA	5/1/2023	**	**	LI-GL-2022-317
NEVADA	5/1/2023	**	**	LI-GL-2022-317
NEW HAMPSHIRE	5/1/2023	**	**	LI-GL-2022-317
NEW JERSEY	5/1/2023	**	**	LI-GL-2022-317
NEW MEXICO	5/1/2023	**	**	LI-GL-2022-317
NEW YORK		**	LI-GL-2022-301	
NORTH CAROLINA	5/1/2023	**	**	LI-GL-2022-317
NORTH DAKOTA	5/1/2023	**	**	LI-GL-2022-317
OHIO	5/1/2023	**	**	LI-GL-2022-317
OKLAHOMA	5/1/2023	**	**	LI-GL-2022-317
OREGON	5/1/2023	**	**	LI-GL-2023-016
PENNSYLVANIA	5/1/2023	**	**	LI-GL-2022-317
PUERTO RICO				
RHODE ISLAND	5/1/2023	**	**	LI-GL-2022-317
SOUTH CAROLINA	5/1/2023	**	**	LI-GL-2022-317
SOUTH DAKOTA	5/1/2023	**	**	LI-GL-2022-317
TENNESSEE	5/1/2023	**	**	LI-GL-2022-317
TEXAS	5/2023	**	**	LI-GL-2023-016
U.S. VIRGIN ISLANDS*				
UTAH	5/1/2023	**	**	LI-GL-2022-317
VERMONT				
VIRGINIA	5/1/2023	**	**	LI-GL-2023-016
WASHINGTON	5/1/2023	**	**	LI-GL-2022-317
WEST VIRGINIA	5/1/2023	**	**	LI-GL-2022-317

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
WISCONSIN	5/1/2023	**	**	LI-GL-2022-317
WYOMING	5/1/2023	**	**	LI-GL-2023-016

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-2022-281
Rules: LI-GL-2022-282