

FORMS/RULES – IMPLEMENTATION

APRIL 28, 2023

GENERAL LIABILITY

LI-GL-2023-102

GENERAL LIABILITY MULTISTATE FORMS AND RULES REVISIONS ADDRESSING CYBER-RELATED ISSUES, DATA PRIVACY AND ORDER OF RESPONSE ENDORSEMENTS TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

KEY MESSAGE

We are implementing new and revised General Liability multistate and state-specific forms and rules revisions in 7 jurisdictions.

Effective Date: 12/01/2023

Filing IDs: [GL-2023-OFOFR](#) (Forms) and [GL-2023-RRORU](#) (Rules)

JURISDICTIONS

- Alaska
- Maryland
- Nebraska
- New Jersey
- North Carolina
- Rhode Island
- Vermont

BACKGROUND

In circular:

- [LI-GL-2023-054](#), we announced the submission of multistate forms filing GL-2023-OFOFR, which introduces, revises and withdraws various endorsements addressing cyber-related issues, data privacy and policy order of response.
- [LI-GL-2023-055](#), we announced the submission of multistate rules filing GL-2023-RRORU, which is revising multistate rules in Division Six – General Liability of the Commercial Lines Manual (CLM) to reflect new endorsements submitted with companion forms filing GL-2023-OFOFR.
- [LI-GL-2023-090](#), we provided you with final copies of multistate endorsements included in forms filing GL-2023-OFOFR.

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

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:

Nebraska, New Jersey, Rhode Island and Vermont

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

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

Alaska, Maryland and North Carolina

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

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

Rules:

Nebraska, New Jersey, Rhode Island and Vermont

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

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

Alaska, Maryland and North Carolina

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

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

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

SPECIAL NOTICE

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.

VERMONT – FILING RESULTS IN A DIMINUTION OF BENEFITS

In a future circular, we will provide an Advisory Notice to Policyholders which will outline changes being made in filing GL-2023-OFOFR. This Policyholder Notice will outline coverages, conditions or definitions eliminated or modified required by VT Admin. Code R. 21-020-007-1.

RATING SOFTWARE IMPACT

GL-2023-OFOFR:

Refer to circular [LI-GL-2023-054](#) for impact of the multistate filing.

GL-2023-RRORU:

Refer to circular [LI-GL-2023-055](#) for impact of the multistate filing.

IMPACT ON STATISTICAL REPORTING

The Statistical Plan Holders circular announces the introduction of statistical coding to identify the G/L-Cyber Incident Liability and Loss Electronic Data optional endorsements in the General Liability (G/L) module of the CSP/CSP+ and CSP-i.

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-2023-005](#) 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.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

REVISION DISTRIBUTION

Forms:

We will issue a Notice to Portfolioholders with an edition date of 12-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

Rules:

We will issue a Notice to Manualholders with an edition date of 12-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-GL-2023-090](#) (03/31/2023) General Liability Multistate Endorsements (Edition 12 23) Available
- [SP-GL-2023-001](#) (03/10/2023) General Liability – Cyber Incident Liability And Loss Of Electronic Data Coverages Coding Established
- [LI-GL-2023-055](#) (03/02/2023) General Liability Multistate Rules Revision Addressing Cyber-Related Issues, Data Privacy And Order Of Response Endorsements Being Submitted

- [LI-GL-2023-054](#) (03/02/2023) General Liability Multistate Forms Revision Addressing Cyber-Related Issues, Data Privacy And Order Of Response Endorsements Being Submitted
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines 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.

IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

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:
Colleen Martenson
Product Development – General Liability
201-469-3172
Colleen.Martenson@verisk.com
liability@verisk.com
- The status of this filing, please contact
Lori Kennedy
ISO Compliance & Product Services
201-469-2813
Lori.Kennedy@verisk.com
liability@verisk.com
- Other issues for this circular, please 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-2023-OFOFR

Alaska
Maryland
Nebraska
New Jersey
North Carolina
Rhode Island
Vermont

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-2023-OFOFR, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133556998	North Carolina , ISOF-133557046
Maryland , ISOF-133557014	Rhode Island , ISOF-133557053
Nebraska , ISOF-133557041	Vermont , ISOF-133557059

- For **New Jersey**, refer to New Jersey Dept. File Number 23-0382 and SERFF Tracking Number ISOF-133557043.

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-2023-RRORU

Alaska
Maryland
Nebraska
New Jersey
North Carolina
Rhode Island
Vermont

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-2023-RRORU, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133556939	North Carolina , ISOF-133556967
Maryland , ISOF-133556954	Rhode Island , ISOF-133556974
Nebraska , ISOF-133556961	Vermont , ISOF-133556980

- For **New Jersey**, refer to New Jersey Dept. File Number 23-0381 and SERFF Tracking Number ISOF-133556964.

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-2023-OFOFR) and Rules (GL-2023-RRORU)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	12/1/2023	**	**	LI-GL-2023-089
ALASKA	12/1/2023	LI-GL-2023-065	LI-GL-2023-066	LI-GL-2023-102
ARIZONA	12/1/2023	**	**	LI-GL-2023-089
ARKANSAS	12/1/2023	**	**	LI-GL-2023-089
CALIFORNIA		**	**	
COLORADO	12/1/2023	**	**	LI-GL-2023-089
CONNECTICUT	12/1/2023	**	**	LI-GL-2023-089
DELAWARE	12/1/2023	**	**	LI-GL-2023-089
DIST. OF COLUMBIA		**	**	
FLORIDA		**	**	
GEORGIA		LI-GL-2023-079	LI-GL-2023-080	
GUAM*	12/1/2023	**		LI-GL-2023-089
HAWAII	BUREAU			
IDAHO	12/1/2023	**	**	LI-GL-2023-089
ILLINOIS	12/1/2023	LI-GL-2023-070	**	LI-GL-2023-089
INDIANA	12/1/2023	**	**	LI-GL-2023-089
IOWA	12/1/2023	**	**	LI-GL-2023-089
KANSAS	12/1/2023	**	**	LI-GL-2023-089
KENTUCKY	12/1/2023	**	**	LI-GL-2023-089
LOUISIANA	12/1/2023	**	**	LI-GL-2023-089
MAINE	12/1/2023	**	**	LI-GL-2023-089
MARYLAND	12/1/2023	**	**	LI-GL-2023-102
MASSACHUSETTS	12/1/2023	**	**	LI-GL-2023-089
MICHIGAN	12/1/2023	**	**	LI-GL-2023-089
MINNESOTA	12/1/2023	**	**	LI-GL-2023-089
MISSISSIPPI	12/1/2023	**	**	LI-GL-2023-089
MISSOURI	12/1/2023	**	**	LI-GL-2023-089
MONTANA	12/1/2023	**	**	LI-GL-2023-089
NEBRASKA	12/1/2023	**	**	LI-GL-2023-102
NEVADA	12/1/2023	**	**	LI-GL-2023-089
NEW HAMPSHIRE	12/1/2023	**	**	LI-GL-2023-089
NEW JERSEY	12/1/2023	**	**	LI-GL-2023-102
NEW MEXICO	12/1/2023	**	**	LI-GL-2023-089
NEW YORK		LI-GL-2023-074	**	
NORTH CAROLINA	12/1/2023	**	**	LI-GL-2023-102
NORTH DAKOTA		**	**	
OHIO	12/1/2023	**	**	LI-GL-2023-089
OKLAHOMA	12/1/2023	**	**	LI-GL-2023-089
OREGON		**	**	
PENNSYLVANIA	12/1/2023	**	**	LI-GL-2023-089
PUERTO RICO		LI-GL-2023-067	LI-GL-2023-068	
RHODE ISLAND	12/1/2023	**	**	LI-GL-2023-102
SOUTH CAROLINA	12/1/2023	**	**	LI-GL-2023-089
SOUTH DAKOTA	12/1/2023	**	**	LI-GL-2023-089
TENNESSEE	12/1/2023	**	**	LI-GL-2023-089
TEXAS		**	**	
U.S. VIRGIN ISLANDS*		**		
UTAH	12/1/2023	**	**	LI-GL-2023-089
VERMONT	12/1/2023	**	**	LI-GL-2023-102
VIRGINIA		**	**	
WASHINGTON	12/1/2023	**	**	LI-GL-2023-089
WEST VIRGINIA	12/1/2023	**	**	LI-GL-2023-089

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
WISCONSIN	12/1/2023	**	**	LI-GL-2023-089
WYOMING	12/1/2023	**	**	LI-GL-2023-089

*ISO has no jurisdiction for rules/loss costs.

**There is NO state supplement.

(A) Filing(s) amended.

Multistate Filed Circulars:

Forms: LI-GL-2023-054
Rules: LI-GL-2023-055