

FORMS/RULES – IMPLEMENTATION

MAY 9, 2023

GENERAL LIABILITY

LI-GL-2023-107

## GENERAL LIABILITY MULTISTATE INTRODUCTION OF MULTISTATE PFAS EXCLUSION ENDORSEMENTS AND MULTISTATE RULES REVISION TO BE IMPLEMENTED IN FLORIDA

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### 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 Florida.

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

**Effective Date:** 11/1/2023

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### 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.

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### INSURANCE DEPARTMENT ACTION

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

### FORMS FILING GL-2022-OFR22:

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

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

### RULES FILING GL-2022-ORU22:

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

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

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## COMPANY ACTION

### FORMS FILING GL-2022-OFR22:

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 and State File Number 22-039895, 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.

### RULES FILING GL-2022-ORU22:

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 and State File Number 22-046944, 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.

**CAUTION:** To assist you in your review of this filing, we have attached explanatory material in circular [LI-GL-2022-282](#) related to filing GL-2022-ORU22, which has not been submitted to the Florida Department of Insurance.

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## 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.

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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-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.

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## 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](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.
- 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.*

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## REVISION DISTRIBUTION

### FORMS

We will issue a Notice to Portfolioholders with an edition date of **11-23** (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 **11-23** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [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

## **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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**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	**	**	<a href="#">LI-GL-2022-317</a>
ALASKA	5/1/2023	<a href="#">LI-GL-2023-005</a>	<a href="#">LI-GL-2023-006</a>	<a href="#">LI-GL-2023-016</a>
ARIZONA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
ARKANSAS	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
CALIFORNIA	5-23	**	**	<a href="#">LI-GL-2023-038</a>
COLORADO	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
CONNECTICUT	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
DELAWARE	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
DIST. OF COLUMBIA	5/1/2023	**	**	<a href="#">LI-GL-2023-038</a>
<b>FLORIDA</b>	<b>11/1/2023</b>	**	**	<a href="#">LI-GL-2023-107</a>
GEORGIA	5/1/2023	**	<a href="#">LI-GL-2022-300</a>	<a href="#">LI-GL-2022-317</a>
GUAM*	5/1/2023	**		<a href="#">LI-GL-2022-317</a>
HAWAII	BUREAU			
IDAHO	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
ILLINOIS	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
INDIANA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
IOWA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
KANSAS	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
KENTUCKY	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
LOUISIANA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MAINE	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MARYLAND	5/1/2023	**	**	<a href="#">LI-GL-2023-016</a>
MASSACHUSETTS	5/1/2023	**	**	<a href="#">LI-GL-2023-016</a>
MICHIGAN	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MINNESOTA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MISSISSIPPI	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MISSOURI	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
MONTANA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEBRASKA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEVADA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEW HAMPSHIRE	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEW JERSEY	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEW MEXICO	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NEW YORK	6/2023	**	<a href="#">LI-GL-2022-301</a>	<a href="#">LI-GL-2023-087</a>
NORTH CAROLINA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
NORTH DAKOTA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
OHIO	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
OKLAHOMA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
OREGON	5/1/2023	**	**	<a href="#">LI-GL-2023-016</a>
PENNSYLVANIA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
PUERTO RICO				
RHODE ISLAND	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
SOUTH CAROLINA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
SOUTH DAKOTA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
TENNESSEE	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
TEXAS	5/2023	**	**	<a href="#">LI-GL-2023-016</a>
U.S. VIRGIN ISLANDS*				
UTAH	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
VERMONT	5/1/2023	**	<a href="#">LI-GL-2023-029</a>	<a href="#">LI-GL-2023-038</a>
VIRGINIA	5/1/2023	**	**	<a href="#">LI-GL-2023-016</a>
WASHINGTON	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
WEST VIRGINIA	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
WISCONSIN	5/1/2023	**	**	<a href="#">LI-GL-2022-317</a>
WYOMING	5/1/2023	**	**	<a href="#">LI-GL-2023-016</a>

**BOLD INDICATES CHANGES**

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

\*\*There is NO state supplement.

(A) Filing(s) amended.

Multistate Filed Circulars:

Forms: <a href="#">LI-GL-2022-281</a>
Rules: <a href="#">LI-GL-2022-282</a>