

FORMS/RULES – IMPLEMENTATION

MAY 12, 2023

GENERAL LIABILITY

LI-GL-2023-109

## GENERAL LIABILITY MULTISTATE OPTIONAL ENDORSEMENTS AND RULES REVISIONS ADDRESSING ABUSE OR MOLESTATION LIABILITY TO BE IMPLEMENTED IN FLORIDA

### KEY MESSAGE

We are implementing new and revised optional multistate and state-specific endorsements and rules revisions in Florida.

Filing IDs: [GL-2021-OAMFR](#) (Forms) and [GL-2021-RAMRU](#) (Rules)

Effective Date: 11/1/2023

### BACKGROUND

In circular:

- [LI-GL-2021-392](#), we announced the filing of multistate forms filing GL-2021-OAMFR, which introduced and withdrew optional multistate endorsements addressing abuse or molestation liability exposures for use with the Commercial General Liability (CGL) program.
- [LI-GL-2021-393](#), we announced the filing of multistate rules filing GL-2021-RAMRU, which introduced a new multistate Rule 41. and revised multistate Rule 36. in Division Six – General Liability of the Commercial Lines Manual (CLM) to reflect new and withdrawn endorsements submitted with companion forms filing GL-2021-OAMFR.
- [LI-GL-2022-018](#), we provided you with final copies of the multistate endorsements included in forms filing GL-2021-OAMFR.
- [LI-GL-2022-056](#), we furnished Advisory Sample Notices To Policyholders for use in conjunction with the implementation of the Commercial Umbrella Liability And General Liability Abuse or Molestation Liability Multistate forms revisions.

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

### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in this jurisdiction.

**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/RULES:**

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:**

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-2021-OAMFR](#) and State File Number [22-009309](#), 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:**

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-2021-RAMRU](#) and State File Number [23-016292](#), 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-2021-393](#) related to filing GL-2021-RAMRU, which has not been submitted to the Florida Department of Insurance.

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**RATING SOFTWARE IMPACT****GL-2021-OAMFR:**

Refer to circular [LI-GL-2021-392](#) for impact of the multistate filing.

**GL-2021-RAMRU:**

Refer to circular [LI-GL-2021-393](#) for impact of the multistate filing

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## IMPACT ON STATISTICAL REPORTING

ISO has released the statistical reporting requirements in circular [SP-GL-2022-001](#), "General Liability Abuse And Molestation Coding Established," dated January 10, 2022, announcing revisions to the General Liability module for Abuse and Molestation Coding including new Classification Codes, Exposure Indicator Codes, and Type of Loss Codes in the Commercial Statistical Plans.

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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:

- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity. 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.

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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-2022-056](#) (03/04/2022) Advisory Sample Notices To Policyholders For Commercial Liability Umbrella And General Liability Abuse Or Molestation Multistate Forms Revisions Furnished
- [LI-GL-2022-018](#) (01/21/2022) General Liability Multistate Forms And Endorsements (Edition 09 22) Available

- [SP-GL-2022-001](#) (01/10/2022) General Liability Abuse And Molestation Coding Established
- [LI-GL-2021-393](#) (12/17/2021) General Liability Multistate Rules Revision Addressing Abuse Or Molestation Liability Being Filed
- [LI-GL-2021-392](#) (12/17/2021) General Liability Multistate Optional Endorsements Addressing Abuse Or Molestation Liability Being Filed

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## ATTACHMENT(S)

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.

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## CONTACT INFORMATION

If you have any questions concerning:

- The status of this filing, please contact:  
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- The forms and rules content of this circular, please contact:  
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[liability@verisk.com](mailto:liability@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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**Status of General Liability Multistate Filings  
Forms (GL-2021-OAMFR) and Rules (GL-2021-RAMRU)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULAR		IMPLEMENTATION CIRCULAR
		FORMS	RULES	
ALABAMA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
ALASKA	5/1/2023	**	**	<a href="#">LI-GL-2022-293</a>
ARIZONA	9/1/2022	**	**	<a href="#">LI-GL-2022-047</a>
ARKANSAS	9/1/2022	<a href="#">LI-GL-2022-039</a>	<a href="#">LI-GL-2022-040</a>	<a href="#">LI-GL-2022-057</a>
CALIFORNIA	2/1/2023	**	**	<a href="#">LI-GL-2022-249</a>
COLORADO	9/1/2022	<a href="#">LI-GL-2022-004</a>	<a href="#">LI-GL-2022-005</a>	<a href="#">LI-GL-2022-017</a>
CONNECTICUT	9/1/2022	<a href="#">LI-GL-2022-045</a>	<a href="#">LI-GL-2022-046</a>	<a href="#">LI-GL-2022-084</a>
DELAWARE	12/1/2022	**	**	<a href="#">LI-GL-2022-165</a>
DIST. OF COLUMBIA	9/1/2022	**	**	<a href="#">LI-GL-2022-084</a>
<b>FLORIDA</b>	<b>11/1/2023</b>	**	**	<a href="#">LI-GL-2023-109</a>
GEORGIA				
GUAM*	9/1/2022	**		<a href="#">LI-GL-2022-047</a>
HAWAII	BUREAU			
IDAHO	9/1/2022	**	**	<a href="#">LI-GL-2022-104</a>
ILLINOIS	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
INDIANA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
IOWA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
KANSAS	12/1/2022	**	**	<a href="#">LI-GL-2022-165</a>
KENTUCKY	2/1/2023	**	**	<a href="#">LI-GL-2022-165</a>
LOUISIANA	5/1/2023	<a href="#">LI-GL-2022-260</a>	<a href="#">LI-GL-2022-261</a>	<a href="#">LI-GL-2022-316</a>
MAINE	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
MARYLAND	9/1/2022	**	**	<a href="#">LI-GL-2022-084</a>
MASSACHUSETTS	9/1/2022	**	**	<a href="#">LI-GL-2022-047</a>
MICHIGAN	9/1/2022	<a href="#">LI-GL-2022-041</a>	<a href="#">LI-GL-2022-042</a>	<a href="#">LI-GL-2022-057</a>
MINNESOTA	9/1/2022	<a href="#">LI-GL-2022-037</a>	<a href="#">LI-GL-2022-038</a>	<a href="#">LI-GL-2022-057</a>
MISSISSIPPI	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
MISSOURI	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
MONTANA	9/1/2022	<a href="#">LI-GL-2022-006</a>	<a href="#">LI-GL-2022-007</a>	<a href="#">LI-GL-2022-047</a>
NEBRASKA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
NEVADA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
NEW HAMPSHIRE	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
NEW JERSEY	9/1/2022	**	**	<a href="#">LI-GL-2022-104</a>
NEW MEXICO	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
NEW YORK				
NORTH CAROLINA	9/1/2022	<a href="#">LI-GL-2022-048</a>	<a href="#">LI-GL-2022-049</a>	<a href="#">LI-GL-2022-057</a>
NORTH DAKOTA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
OHIO	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
OKLAHOMA	9/1/2022	**	**	<a href="#">LI-GL-2022-047</a>
OREGON	9/1/2022	**	**	<a href="#">LI-GL-2022-104</a>
PENNSYLVANIA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
PUERTO RICO				
RHODE ISLAND	1/1/2023	<a href="#">LI-GL-2022-135</a>	<a href="#">LI-GL-2022-136</a>	<a href="#">LI-GL-2022-235</a>
SOUTH CAROLINA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
SOUTH DAKOTA	9/1/2022	<a href="#">LI-GL-2022-002</a>	<a href="#">LI-GL-2022-003</a>	<a href="#">LI-GL-2022-017</a>
TENNESSEE	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
TEXAS	4-23	<a href="#">LI-GL-2022-195</a>	<a href="#">LI-GL-2022-196</a>	<a href="#">LI-GL-2022-316</a>
U.S. VIRGIN ISLANDS*				
UTAH	9/1/2022	<a href="#">LI-GL-2022-030</a>	<a href="#">LI-GL-2022-031</a>	<a href="#">LI-GL-2022-057</a>
VERMONT	2/1/2023	<a href="#">LI-GL-2022-155</a>	<a href="#">LI-GL-2022-156</a>	<a href="#">LI-GL-2022-219</a>
VIRGINIA	4/1/2023	<a href="#">LI-GL-2022-252</a>	<a href="#">LI-GL-2022-253</a>	<a href="#">LI-GL-2022-316</a>
WASHINGTON	4/1/2023	<a href="#">LI-GL-2022-126</a>	<a href="#">LI-GL-2022-127</a>	<a href="#">LI-GL-2022-310</a>
WEST VIRGINIA	9/1/2022	**	**	<a href="#">LI-GL-2022-017</a>
WISCONSIN	9/1/2022	**	**	<a href="#">LI-GL-2022-047</a>
WYOMING	2/1/2023	<a href="#">LI-GL-2022-133</a>	<a href="#">LI-GL-2022-134</a>	<a href="#">LI-GL-2022-219</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:** [LI-GL-2021-392](#)

**Rules:** [LI-GL-2021-393](#)