

FORMS/RULES/LOSS COSTS/ELPS – IMPLEMENTATION

MAY 31, 2023

GENERAL LIABILITY

LI-GL-2023-124

## 2020 GENERAL LIABILITY MULTISTATE NEW AND REVISED OPTIONAL ENDORSEMENTS, MANUAL RULES, LOSS COSTS MAPPINGS AND ESTIMATED LOSS POTENTIALS (ELPS) REVISION ADDRESSING CANNABIS TO BE IMPLEMENTED IN GEORGIA

---

### KEY MESSAGE

We are implementing new and revised optional multistate endorsements, rules, loss costs and estimated loss potentials (ELPs) as part of the Commercial General Liability Program in Georgia.

**Distribution/Effective Date: 12/1/2023**

**Filing IDs:** [GL-2020-OMJFR](#) (Forms), [GL-2020-RMJRU](#) (Rules), [GL-2020-RMJLC](#) (Loss Costs) and [GL-2020-RELCC](#) (ELPs)

---

### BACKGROUND

In circular:

- [LI-GL-2020-225](#), we announced the submission of forms filing GL-2020-OMJFR, which introduced and revised various optional multistate endorsements addressing cannabis-related liability exposures for use with the General Liability program.
- [LI-GL-2020-226](#), we announced the submission of rules filing GL-2020-RMJRU, 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-2020-OMJFR.
- [LI-GL-2020-227](#), we announced the submission of loss costs filing GL-2020-RMJLC, which announced the submission of a General Liability multistate loss costs filing to address cannabis.
- [LI-GL-2020-228](#), we announced the submission of estimated loss potentials (ELPs) filing GL-2020-RELCC, which revised the Estimated Loss Potentials (ELPs) Supplement in Division Six of the Commercial Lines Manual (CLM) to address cannabis.
- [LI-GL-2021-199](#), we provided sample advisory policyholder notices outlining the broadenings, reductions and/or other changes included in multistate forms filing GL-2020-OMJFR.

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, where appropriate.

---

**INSURANCE DEPARTMENT ACTION**

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

---

**EFFECTIVE DATE****GL-2020-OMJFR (Forms) and GL-2020-RMJRU (Rules):**

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.

**GL-2020-RMJLC (Loss Costs):**

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

This effective date applies only to those insurers who have filed their Georgia loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

**ESTIMATED LOSS POTENTIAL (ELPs) FILING GL-2020-RELCC:**

We do not establish an effective date for Estimated Loss Potential Supplement revisions.

---

**COMPANY ACTION****FORMS FILING GL-2020-OMJFR:**

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-2020-OMJFR and SERFF Tracking Number ISOF-133512872, 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-2020-RMJRU:**

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-2020-RMJRU and SERFF Tracking Number ISOF-133512908, 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.

#### **LOSS COSTS FILING GL-2020-RMJLC:**

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-2020-RMJLC and SERFF Tracking Number ISOF-133513125, 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.

#### **ESTIMATED LOSS POTENTIAL (ELPs) FILING GL-2020-RELCC:**

If you decide to use our ELPs, you must:

- Determine what modification, if any, to these ELPs are appropriate for your company;
- Determine the expense and profit components to use with these ELPs;
- Comply with the provisions of Rule 2. Referrals to Company in Division Six of the CLM;
- Advise your staff of your decisions; and
- Comply with any applicable regulatory requirements.

If you decide NOT to revise your rates based on our ELPs, you need do nothing.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2020-RELCC and SERFF Tracking Number ISOF-133513247, 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.

---

### **RATING SOFTWARE IMPACT**

Refer to the circulars in the Reference(s) block for the impact of the multistate filings.

---

### **IMPACT ON STATISTICAL REPORTING**

ISO has released the statistical reporting requirements in circular [SP-GL-2021-001](#), General Liability Cannabis Coding Introduced, dated January 25, 2021, announcing revisions to the General Liability module for Cannabis Coding, including new Classification Codes and Endorsement Identifiers in the Commercial Statistical Plans.

---

## 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:

- 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.
- 

## REVISION DISTRIBUTION

### Forms:

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

### Rules/Loss Costs/ELPs:

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-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
  - [LI-GL-2021-199](#) (06/28/2021) Advisory Sample Notices To Policyholders For 2020 Commercial Liability Umbrella And General Liability Multistate Forms Revisions Furnished
  - [SP-GL-2021-001](#) (01/25/2021) General Liability Cannabis Coding Introduced
  - [LI-GL-2020-228](#) (12/31/2020) 2020 Estimated Loss Potentials (ELPs) Supplement Revision Addressing Cannabis Is Provided
  - [LI-GL-2020-227](#) (12/31/2020) 2020 General Liability Multistate Loss Costs Mappings Addressing Cannabis Are Being Filed
  - [LI-GL-2020-226](#) (12/31/2020) 2020 Multistate Rules And Related Classification Revision Addressing Cannabis Are Being Filed
  - [LI-GL-2020-225](#) (12/31/2020) 2020 New And Revised Multistate Optional Endorsements Addressing Cannabis Are Being Filed
- 

## ATTACHMENT(S)

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 forms and rules content of this circular, please contact:

Kat Ambrosino

Product Development – General Liability

551-220-2983

[Kat.Ambrosino@verisk.com](mailto:Kat.Ambrosino@verisk.com)

[liability@verisk.com](mailto:liability@verisk.com)

- The loss cost content of this circular, please contact:  
Chun Lam  
Actuarial Products – Commercial Liability  
(201) 469-2759  
[Chun.Lam@verisk.com](mailto:Chun.Lam@verisk.com)
- The status of this filing, please contact:  
Christopher Spencer  
Compliance & Product Services – Liability  
(201-469-2791  
[Christopher.Spencer@verisk.com](mailto:Christopher.Spencer@verisk.com)  
[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

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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

**Status of General Liability Multistate Filings  
Forms (GL-2020-OMJFR), Rules (GL-2020-RMJRU), Loss Costs (GL-2020-RMJLC)  
and ELPs (GL-2020-RELCC)**

| STATE                 | EFFECTIVE OR<br>DISTRIBUTION<br>DATE | STATE-SPECIFIC<br>FILING/SUPPLEMENT/AMENDMENT CIRCULARS              |  | IMPLEMENTATION<br>CIRCULARS                                      |
|-----------------------|--------------------------------------|--|--|--|
|                       |                                      | FORMS  | RULES  |  |
| ALABAMA               | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| ALASKA                | 8/1/2022                             | <a href="#">LI-GL-2022-015</a>                                       | <a href="#">LI-GL-2022-016</a>   | <a href="#">LI-GL-2022-051</a>                                   |
| ARIZONA               | 8/1/2021                             | <a href="#">LI-GL-2021-047</a>                                       | <a href="#">LI-GL-2021-048</a>   | <a href="#">LI-GL-2021-084</a>                                   |
| ARKANSAS              | 8/1/2021                             | <a href="#">LI-GL-2021-023</a>                                       | <a href="#">LI-GL-2021-024</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| CALIFORNIA            | 11/1/2022                            | **   | **   | <a href="#">LI-GL-2022-103</a>                                   |
| COLORADO              | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| CONNECTICUT           | 8/1/2021                             | <a href="#">LI-GL-2021-045</a>                                       | <a href="#">LI-GL-2021-046</a>   | <a href="#">LI-GL-2021-084</a>                                   |
| DELAWARE              | 10/1/2021                            | **   | **   | <a href="#">LI-GL-2021-195</a>                                   |
| DIST. OF COLUMBIA (C) | 10/1/2021                            | **   | **   | <a href="#">LI-GL-2021-195</a>                                   |
| FLORIDA               | 10/1/2023                            | **   | **   | <a href="#">LI-GL-2023-099</a>                                   |
| GEORGIA               | 12/1/2023                            | <a href="#">LI-GL-2023-022</a><br><a href="#">LI-GL-2023-118 (A)</a> | <a href="#">LI-GL-2023-023</a><br><a href="#">LI-GL-2023-119 (A)</a>     | <a href="#">LI-GL-2023-124</a>                                   |
| GUAM*                 | 8/1/2021                             | **   |  | <a href="#">LI-GL-2021-052</a>                                   |
| HAWAII                | BUREAU                               |  |  |  |
| IDAHO                 | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| ILLINOIS              | 8/1/2021                             | <a href="#">LI-GL-2021-025</a>                                       | <a href="#">LI-GL-2021-026</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| INDIANA               | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| IOWA                  | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-084</a>                                   |
| KANSAS                | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| KENTUCKY              | 1/1/2023                             | **   | <a href="#">LI-GL-2022-105</a>   | <a href="#">LI-GL-2022-124</a>                                   |
| LOUISIANA (B)         | 8/1/2021                             | <a href="#">LI-GL-2021-042</a><br><a href="#">LI-GL-2021-057 (A)</a> | <a href="#">LI-GL-2021-043</a><br><a href="#">LI-GL-2021-058 (A)</a>     | <a href="#">LI-GL-2021-084</a>                                   |
| MAINE                 | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| MARYLAND              | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| MASSACHUSETTS         | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-168</a>                                   |
| MICHIGAN              | 8/1/2021                             | <a href="#">LI-GL-2021-039</a>                                       | <a href="#">LI-GL-2021-040</a>   | <a href="#">LI-GL-2021-104</a>                                   |
| MINNESOTA             | 8/1/2021                             | <a href="#">LI-GL-2021-014</a>                                       | <a href="#">LI-GL-2021-015</a>   | <a href="#">LI-GL-2021-104</a>                                   |
| MISSISSIPPI           | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| MISSOURI              | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| MONTANA               | 9/1/2021                             | <a href="#">LI-GL-2021-194</a>                                       | <a href="#">LI-GL-2021-181</a>   | <a href="#">LI-GL-2021-194</a><br><a href="#">LI-GL-2021-187</a> |
| NEBRASKA              | 8/1/2021                             | <a href="#">LI-GL-2021-031</a>                                       | <a href="#">LI-GL-2021-032</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| NEVADA                | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| NEW HAMPSHIRE         | 8/1/2021                             | <a href="#">LI-GL-2021-016</a>                                       | <a href="#">LI-GL-2021-017</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| NEW JERSEY            | 8/1/2021                             | <a href="#">LI-GL-2021-093</a>                                       | <a href="#">LI-GL-2021-094</a>   | <a href="#">LI-GL-2021-104</a>                                   |
| NEW MEXICO            | 8/1/2021                             | <a href="#">LI-GL-2021-027</a>                                       | <a href="#">LI-GL-2021-028</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| NEW YORK              |                                      |  |  |  |
| NORTH CAROLINA        | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| NORTH DAKOTA          | 8/1/2021                             | <a href="#">LI-GL-2021-021</a>                                       | <a href="#">LI-GL-2021-022</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| OHIO                  | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| OKLAHOMA              | 8/1/2021                             | <a href="#">LI-GL-2021-033</a>                                       | <a href="#">LI-GL-2021-034</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| OREGON                | 9/1/2021                             | **   | <a href="#">LI-GL-2021-013</a>   | <a href="#">LI-GL-2021-187</a>                                   |
| PENNSYLVANIA          | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| PUERTO RICO           |                                      | <a href="#">LI-GL-2022-144</a>                                       | <a href="#">LI-GL-2022-145</a>   |  |
| RHODE ISLAND          | 8/1/2021                             | <a href="#">LI-GL-2021-019</a>                                       | <a href="#">LI-GL-2021-020</a>   | <a href="#">LI-GL-2021-052</a>                                   |
| SOUTH CAROLINA        | 8/1/2021                             | **   | <a href="#">LI-GL-2021-098</a>   | <a href="#">LI-GL-2021-104</a>                                   |
| SOUTH DAKOTA          | 12/1/2021                            | <a href="#">LI-GL-2021-095</a><br><a href="#">LI-GL-2021-203 (A)</a> | <a href="#">LI-GL-2021-096</a><br><a href="#">LI-GL-2021-204 (A)</a>     | <a href="#">LI-GL-2021-227</a>                                   |
| TENNESSEE             | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| TEXAS                 | 3/1/2022                             | **   | **   | <a href="#">LI-GL-2021-361</a>                                   |
| U.S. VIRGIN ISLANDS*  |                                      |  |  |  |
| UTAH                  | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| VERMONT               | 2/1/2023                             | **   | <a href="#">LI-GL-2022-131</a>   | <a href="#">LI-GL-2022-244***</a>                                |
| VIRGINIA              | 12/1/2022                            | **   | <a href="#">LI-GL-2021-383 (A)</a><br><a href="#">LI-GL-2022-175 (A)</a> | <a href="#">LI-GL-2022-181</a>                                   |
| WASHINGTON            | 3/1/2023                             | **   | **   | <a href="#">LI-GL-2022-288</a>                                   |
| WEST VIRGINIA         | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |
| WISCONSIN             | 8/1/2021                             | **   | **   | <a href="#">LI-GL-2021-052</a>                                   |

**Status of General Liability Multistate Filings  
Forms (GL-2020-OMJFR), Rules (GL-2020-RMJRU), Loss Costs (GL-2020-RMJLC) and  
ELPs (GL-2020-RELCC)**

| STATE   | EFFECTIVE OR<br>DISTRIBUTION<br>DATE | STATE-SPECIFIC<br>FILING/SUPPLEMENT/AMENDMENT CIRCULARS |                                | IMPLEMENTATION<br>CIRCULARS    |
|---------|--------------------------------------|---|--------------------------------|--------------------------------|
|         |                                      | FORMS   | RULES                          |                                |
| WYOMING | 8/1/2021                             | <a href="#">LI-GL-2021-035</a>                          | <a href="#">LI-GL-2021-036</a> | <a href="#">LI-GL-2021-052</a> |

**BOLD INDICATES CHANGES.**

- \* ISO has no jurisdiction for rules/loss costs.
- \*\* There is NO state supplement.
- \*\*\* This circular is only implementing the rules, loss costs and ELPs filings.
- (A) Filing(s) amended.
- (B) Refer to the following state-specific circulars, which contain a complete set of the state-specific Premises/Operations and Products/Completed Operations ELPs:
  - Louisiana – [LI-GL-2021-044](#)
- (C) Refer to the following state-specific circular for the District of Columbia Cannabis ELPs Supplement revision:
  - District of Columbia – [LI-GL-2021-068](#)