

FORMS/RULES – IMPLEMENTATION

JUNE 30, 2023

GENERAL LIABILITY

LI-GL-2023-142

## GENERAL LIABILITY MULTISTATE FORMS AND RULES REVISIONS ADDRESSING CYBER-RELATED ISSUES, DATA PRIVACY AND ORDER OF RESPONSE ENDORSEMENTS TO BE IMPLEMENTED IN OREGON AND PUERTO RICO

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### KEY MESSAGE

We are implementing new and revised General Liability multistate and state-specific forms and rules revisions in **2** jurisdictions.

**Effective Date:** 12/01/2023

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

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### JURISDICTIONS

- Oregon
- Puerto Rico

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### 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.
- [LI-GL-2023-114](#), we furnished 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 forms and rules filings where necessary.

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### INSURANCE DEPARTMENT ACTION

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

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## EFFECTIVE DATE

### Forms:

#### **Oregon**

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.

#### **Puerto Rico**

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:

#### **Oregon**

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.

#### **Puerto Rico**

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.

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## COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

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## 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.

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## 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.

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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 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.

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## REFERENCE(S)

- [LI-GL-2023-114](#) (05/19/2023) Advisory Sample Notice To Policyholders For The 2023 General Liability Multistate Forms Revision Addressing Cyber-Related Issues, Data Privacy And Order Of Response Endorsements Furnished
  - [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
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## ATTACHMENT(S)

- Summary of Company Action Requirements
- 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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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: GL-2023-OFOFR**

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**Oregon**

**Puerto Rico**

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

<b>Oregon</b> , ISOF-133557050	<b>Puerto Rico</b> , ISOF-133557052
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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.

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**RULES filing: GL-2023-RRORU**

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**Oregon**  
**Puerto Rico**

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

<b>Oregon</b> , ISOF-133556971	<b>Puerto Rico</b> , ISOF-133556973
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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.

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**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	**	**	<a href="#">LI-GL-2023-089</a>
ALASKA	12/1/2023	<a href="#">LI-GL-2023-065</a>	<a href="#">LI-GL-2023-066</a>	<a href="#">LI-GL-2023-102</a>
ARIZONA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
ARKANSAS	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
CALIFORNIA		**	**	
COLORADO	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
CONNECTICUT	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
DELAWARE	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
DIST. OF COLUMBIA		**	**	
FLORIDA	12/1/2023	**	**	<a href="#">LI-GL-2023-126</a>
GEORGIA	12/1/2023	<a href="#">LI-GL-2023-079</a>	<a href="#">LI-GL-2023-080</a>	<a href="#">LI-GL-2023-126</a>
GUAM*	12/1/2023	**		<a href="#">LI-GL-2023-089</a>
HAWAII	BUREAU			
IDAHO	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
ILLINOIS	12/1/2023	<a href="#">LI-GL-2023-070</a>	**	<a href="#">LI-GL-2023-089</a>
INDIANA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
IOWA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
KANSAS	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
KENTUCKY	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
LOUISIANA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MAINE	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MARYLAND	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
MASSACHUSETTS	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MICHIGAN	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MINNESOTA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MISSISSIPPI	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MISSOURI	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
MONTANA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
NEBRASKA	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
NEVADA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
NEW HAMPSHIRE	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
NEW JERSEY	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
NEW MEXICO	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
NEW YORK		<a href="#">LI-GL-2023-074</a>	**	
NORTH CAROLINA	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
NORTH DAKOTA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
OHIO	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
OKLAHOMA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
OREGON	12/1/2023	**	**	<a href="#">LI-GL-2023-142</a>
PENNSYLVANIA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
PUERTO RICO	12/1/2023	<a href="#">LI-GL-2023-067</a>	<a href="#">LI-GL-2023-068</a>	<a href="#">LI-GL-2023-142</a>
RHODE ISLAND	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
SOUTH CAROLINA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
SOUTH DAKOTA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
TENNESSEE	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
TEXAS		**	**	
U.S. VIRGIN ISLANDS*		**		
UTAH	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
VERMONT	12/1/2023	**	**	<a href="#">LI-GL-2023-102</a>
VIRGINIA	12/1/2023	**	**	<a href="#">LI-GL-2023-126</a>
WASHINGTON	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
WEST VIRGINIA	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>



STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
WISCONSIN	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>
WYOMING	12/1/2023	**	**	<a href="#">LI-GL-2023-089</a>

\*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-2023-054</a>
Rules: <a href="#">LI-GL-2023-055</a>