

# 2020 Form Updates

**December 11, 2019**

The Florida Office of Insurance Regulation (OIR) has approved updates to Citizens' Commercial Lines forms for policies with effective dates on or after February 1, 2020. Major updates are outlined below, which include changes based on the [assignment of benefits reform legislation](#) announced on June 19, 2019.

- The terms *assignee*, *assignment agreement* and *assignor* are defined, and duties are updated for assignees and assignors.
- A provision was added stating that an assignment agreement does not change obligations of the policyholder to perform the duties required under a policy.
- The *Duties in the Event of Loss or Damage* has been updated to provide additional detail and:
  - Enhance requirements for examination under oath and recorded statements
  - Further specify the information that must be included with proof of loss provided by the policyholder
- The *Legal Action Against Us* condition has been amended to clearly identify a policyholder's and assignee's duties prior to filing suit.
- The *Loss Payment* condition has been amended to specifically inform the policyholder that Citizens will not make duplicate payments for the same element of loss when they do not notify Citizens of the termination of an assignment agreement.

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## Notice of Change in Policy Terms

Citizens will send policyholders a *Notice of Change in Policy Terms* beginning with 2020 renewal offers. The content of each notice varies by policy form. These notices are available in the *Policyholder Notices* section for each line of business in the [Commercial](#) section of the *Agents* site.

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## Resources

For more information, refer to the updated underwriting manuals and forms for each line of business, which are available in the [Commercial](#) section of the *Agents* site.

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