

2019 Rule and Form Updates

December 14, 2018

The Florida Office of Insurance Regulation (OIR) has approved amendments to Citizens' rules and forms for commercial policies with effective dates on or after February 1, 2019. The major rule and form changes are outlined below.

Amendments to Rules

For Commercial Residential Multiperil (CR-M) policies:

- Construction definition rules and the construction symbols table have been amended for condominium and noncondominium risks.
- Underwriters Laboratory (UL) Class 90 Group II rating exceptions for roof construction enhancements now mirror those for Commercial Nonresidential Multiperil (CNR-M) policies.

For Commercial Nonresidential Wind-Only (CNR-W) policies:

- Rule 110: The Commercial Statistical Plan (CSP) Classification Code tables have been amended to further clarify which classes of business are eligible for coverage and to reflect two new eligibility codes for warehouses.
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Overview of Amendments to Forms

For all Commercial Lines policies:

- An *Agreement* provision and a *Diminution In Value* definition have been added to clarify that the property portion of the policy does not insure a reduction in value.
- The *Existing Damage* exclusion has been amended to clarify that existing damage is not covered and any ensuing damage from a covered loss not otherwise excluded is covered.
- The verbiage in the *Duties In The Event Of Loss Or Damage* condition has been updated to strengthen and clarify the importance of performing these duties.
- The *Mediation or Appraisal* condition has been renamed *Alternative Dispute Resolution*, and:
 - Participation of a third party as an assignee of the policy benefits now is allowed.
 - The *Mediation* condition has been amended regarding settlement rescindment.
 - The *Appraisal* condition has been amended to mirror provisions in our Personal Lines policies.

Notes

- For more information about alternative dispute resolutions, refer to the [Agent Updates](#) sent to agents on August 8, 2018.
- The *Mediation* condition has been added to CNR-M policy form.

For CR-M and CNR-M policies:

- The *Utility Services Exclusion* has been amended to remove time-based references. Additionally, *steam* has been added to this exclusion.
- The *Additional Property Not Covered* form ([CIT 14 20 02 19](#)) has been amended to allow pool decks to receive hurricane and other windstorm coverage, if separately scheduled.

Notice of Change in Policy Terms

A *Notice of Change in Policy Terms* will be included with 2019 CR-M and CNR-M 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.

Resources

For more information, see 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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