Commercial Lines Resources

Eligibility

Getting Started: Policy type, maximum and minimum coverage limits and commonly required documents: CR-M / CR-W / CNR-M / CNR-W / Builder's Risk

Underwriting Manuals: Refer to underwriting guidelines, rates and rating rules. For details on "Ineligible Risks," refer to Rule 103 in the *Underwriting Guidelines*: CR-M / CR-W / CNR-M / CNR-W

Commercial Statistical Plan (CSP) Codes: CSP Classification Code Tables describes the classes of nonresidential business eligible for coverage with Citizens. Nonresidential Wind CSP Code Table / Nonresidential Multiperil CSP Code Table

Inspection Forms: Commonly used and required inspection forms: Commercial Electrical Inspection Form / Commercial Roof Condition Inspection Form

Valuation: Guidelines to help promote the use of consistent and accurate valuation methods, which apply to all commercial appraisals and alternative valuation reports: Commercial Lines Valuation Requirements

Coverage

New Business: Write risks with confidence by reviewing available coverages, qualifications and eligibility. Learn tips on submission and servicing. Citizens Essentials – Commercial Residential / Citizens Essentials – Commercial NonResidential

Basic Coverage Eligibility: Identify when a risk is eligible for Citizens Commercial coverage and understand the basic coverages offered by a Citizens policy and coverage limitations: Commercial Lines Essentials

Processing

Business Submission Guides and Demos:

Commercial Lines New Business Submission Guide: Create a new-business submission for Commercial Lines policy types. Determine eligibility, starting and submitting a submission in PolicyCenter.

Commercial Residential Multiperil New-Business Submission Demo: Navigate the new-business submission process in this 20-minute video which will walk you through a CR-M A-Rate submission.

Commercial Nonresidential Wind-Only New-Business Submission Demo: Navigate the new-business submission process in this 20-minute video which will walk you through a CNR-W submission.

Adding a Building: Step-by-step process for adding a building in PolicyCenter.

Commercial Nonresidential Occupancy: For Commercial Nonresidential policies where Commercial Building is selected for the Building Type, occupancy information must be entered: Entering Commercial Nonresidential Occupancy When Building Type Selected is Commercial Building

News

Commercial Lines Bulletins: Agent news bulletins sent over the last seven (7) years can be found on our CL Bulletins page.

Other News: Agent Advantage Blog, Binding History and Did You Know articles can be found on the News page.