

2018 Rule Updates and Forms and Rates Delay

December 07, 2017

The Florida Office of Insurance Regulation (OIR) has approved updates to Citizens' rules and underwriting manuals. These updates apply to new and renewal policies with effective dates on or after February 1, 2018. The rule updates are outlined below.

Note: Rates will not change until May 2018 (tentative) due to OIR's Emergency Order 214271-17-EO, as announced in the [Agent Updates bulletin](#) dated September 25, 2017. Citizens will communicate the rate and form changes as soon as they are approved.

Rule Updates

The following rules in the underwriting guidelines manuals have been updated for Personal Residential Multiperil (PR-M) and Personal Residential Wind-Only (PR-W) policies:

Line of Business	Underwriting Guideline Rules	Description of Changes
PR-M and PR-W	Rule 102: Applications, Quotes, Policy Period & Declarations	As announced in the bulletin dated July 21, 2017, Citizens will mail only one <i>Declarations</i> page to the named insured and additional named insured when they share the same mailing address. If there are multiple additional named insureds at the same mailing address, each named insured will receive a <i>Declarations</i> page in separate mailings.
	Rule 108: Hurricane or Tropical Storm Binding Suspension	Updated to clarify that, during a tropical storm or hurricane watch or warning, Citizens can process transactions submitted prior to binding being suspended.
PR-M		All references to <i>Condominium Unit-Owners</i> have been changed to <i>Unit Owners</i> in all manuals.
	Rule 206-A: Additional Underwriting Requirements (Loss Frequency)	Updated to include frequency of nonweather water-related losses that could deem a risk ineligible:

Line of Business	Underwriting Guideline Rules	Description of Changes
		<ul style="list-style-type: none"> • Two or more nonweather water-related losses within 36 months • Three or more nonweather water-related losses within 60 months <p data-bbox="691 388 1490 491"><i>Note:</i> If there are nonweather water-related losses as described above, the risk may qualify for a <i>Dwelling Property 1 – Basic Form (DP-1)</i>.</p>
	Rule 208: Uninsurable Properties	Updated to remove rules for property over 50 years old.
	Rule 202-B: Eligibility – Underwriting	<p data-bbox="691 659 1523 835">Updated to allow mobile homes not located in approved parks or qualified subdivisions to be written as a <i>Mobile Homeowners 3 – Special Form (CIT MHO-3)</i> or <i>Mobile Homeowners 4 Contents Broad Form (CIT MHO-4)</i> policy if it meets all other underwriting requirements.</p> <p data-bbox="691 877 1523 982">Owner-occupied risks not located in approved parks or qualified subdivisions may continue to be written on <i>Mobilehome Dwelling Property 1 – Basic Form (CIT MDP-1)</i>.</p>
PR-M Mobile home-owners		<i>Note:</i> Risks may be eligible for CIT MDP-1 (T) if Coverage C is less than \$30,000 and meets all other underwriting requirements.
	Rules 204 and 208: Risks to be Submitted Unbound and Uninsurable Properties	The rules for property over 50 years old have been removed. The existing rule for property over 30 years old now applies.
	Rule 208-C: Uninsurable Properties	Revised the minimum electrical amperage rule to allow licensed home inspectors to approve the amperage and to specify that the inspection will be valid for 12 months for consistency with the other inspection requirements.
	Rule 202: Eligibility – Underwriting	Due to low demand, the <i>Mobile Homeowners 4 – Contents Wind-Only Form (MHW-4)</i> has been retired. To align with the retirement, references to MHW-4 have been removed.
PR-W	Rule 124: Cancellations and Nonrenewal	Updated to include that premium finance company cancellation requests will be calculated on a pro rata basis if coverage did not exist during hurricane season.

Website Changes

Updated underwriting manuals for each line of business are available on the [Personal](#) section of the *Agents* website.

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