

# Form Filing Checklist

## Commercial Forms for Lines of Business *Other Than* Commercial Auto, Commercial Property, and Commercial Multi-peril

Commercial form filings are subject to prior approval pursuant to Section [627.410](#), Florida Statutes (F.S.); however, Commercial form filings are eligible to be filed as Informational pursuant to Section [627.4102](#), F.S. Please refer to the cited statutes and rules for instructions and guidance. To help facilitate and expedite Commercial form filings, the Florida Office of Insurance Regulation (OIR) provides this checklist as a resource for the following lines of business:

- Boiler & Machinery
- Burglary & Theft
- Commercial Flood
- Credit
- D&O
- E&O
- Employment Practices Liability
- Environmental Impairment Liability
- Fidelity
- Fiduciary Liability
- General Liability
- Liquor Liability
- Livestock & Live Animals\*
- Medical Malpractice Liability
- Miscellaneous Casualty
- Multi-Peril Crop (Crop Hail)
- Umbrella/Excess Liability

\*Pet Insurance policies are considered Personal lines insurance, subject to prior approval pursuant to Section 627.410, F.S. and are not eligible to be filed for Informational purposes (see Section 627.4102(1), F.S.).

This checklist includes statutes, rules, and bulletins that apply to Commercial forms **but may not contain all of the requirements** for a filing.

Companies can complete this worksheet when making an informational or prior approval commercial form filing and upload this document as a part of the form filing along with the certification required by Sections 627.410, F.S. and 627.4102, F.S.

STATUTE / RULE	TOPIC	COMMENTS	Yes	N/A	Form #	Page #
<a href="#">626.752(1)(b), (3)(b), (c), &amp; (d)</a>	Applications	If applicable, must follow exchange of business requirements.				
<a href="#">626.9541(1)(g)4.b.</a>		Limitations on disclosure of lawful ownership or possession of firearms				
<a href="#">627.4035</a>		Option of quarterly and semiannual premium payment plan				
<a href="#">627.4085(1)</a>		Must prominently display the name of the insuring entity on the first page				
		Must disclose the name and license number of the agent				
<a href="#">627.409 &amp; 690-167.005</a>		Statements made by insureds in applications are representations, not warranties; warranties by insureds are not allowed				
<a href="#">627.410(1)</a>		Must be filed if to be made a part of the policy/contract of insurance				
<a href="#">817.234(1)(b)</a>		All application forms must contain the fraud statement				
<a href="#">627.4205</a>	Binders	Coverage identification number required				
<a href="#">627.420</a>	Binder Cancellation	5 days' notice required				
<a href="#">627.4133(1)</a>	Cancellation	Advance written notice of at least 45 days for policies in force more than 60 days (some exceptions apply- see statute)				

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		Curing opportunity for dishonored checks representing initial premium payment within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified or registered mail				
<a href="#">627.4133(1)</a>	Cancellation	Non-Residential Property Policies are not prohibited from providing notice requirements as stated in 627.4133(2); however, policies must at least comply with 627.4133(1)				
<a href="#">627.4133(1)(b)1.</a>		Advance written notice of at least 10 days for nonpayment				
		Curing opportunity for dishonored checks representing initial premium payment within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified or registered mail				
<a href="#">627.4133(1)(b)2.</a>		Advance written notice of at least 20 days for policies in force during first 60 days (some exceptions apply-see statute)				
<a href="#">627.4133(1)(b)2.</a>		Limited reasons for cancellation after the policy is in effect for 60 days				
<a href="#">690-167.001(1)</a>	Cancellation Notice	Refund of unearned premium within 15 working days after cancellation effective date				

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<a href="#">627.4133(1)(b)</a> & <a href="#">627.4091</a>		Must include reason(s) for cancellation				
<a href="#">627.4265</a>	Claims	Paid no later than 20 days after agreement between insured and company				
<a href="#">627.427</a>		Payment of court judgment within 60 days				
<a href="#">627.413</a>	Contents of Policies	Every policy shall specify parties to the contract, subject of insurance, insured risks, effective date and time, the premium, conditions and form numbers of all endorsements attached to the policy				
<a href="#">690-170.013</a>	Cover Letter & Explanatory Memorandum	Filing Submittal Requirements. A Cover letter that shall include, at a minimum, the purpose of the filing. Also, Explanatory memorandum which shall explain the organization of the components of the filing.				
<a href="#">624.425</a>	Declarations Page  (If applicable, also see Renewal Premium Notice comments)	Policy must be signed by Florida licensed agent				
<a href="#">627.413</a>		Every policy shall specify: parties to the contract, subject of insurance, effective date and time, the premium, and form numbers of all endorsements attached to the policy				
<a href="#">627.4131</a>		Phone number and its purpose must be made available to present inquiries or obtain information about coverage and to provide assistance in resolving complaints				

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<a href="#">627.4145</a>	Flesch Readability	Every policy shall be readable as required				
<a href="#">627.413(4)</a>	Form Identification	Each form requires unique identifiers				
		Any form change requires identifier change				
<a href="#">690-170.010</a>	Fully Earned Premium	The inclusion of fully earned premium provisions in insurance contracts or endorsements is prohibited				
<a href="#">627.4145(1)(f)</a>	Index	For readability the policy shall contain an index (or table of contents) of the principal sections of the policy				
<a href="#">627.4133(1)</a> & <a href="#">627.4091</a>	Nonrenewal Notice	Must include reason(s) for nonrenewal				
<a href="#">627.43141</a>	Notice of Change in Policy Terms	Required written notice if renewal contains a change in policy terms (only template subject to our review and approval – not fully completed form)				
		Such notice shall be entitled “Notice of Change in Policy Terms”				
<a href="#">627.4143</a>	Outline of Coverage	Not subject to OIR review or approval				
<a href="#">627.4131</a>	Phone Number	Phone number and its purpose must be made available to present inquiries or obtain information about coverage and to provide assistance in resolving complaints				
<a href="#">627.4133(1)</a>	Renewal Premium Notice	45 days’ advance notice required				

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<a href="#">69O-170.010</a>	Short Rate Tables	The use of short rate cancellation tables or procedures that develop return premiums that are less than 90% of the pro rata unearned premium in a policy being cancelled is prohibited unless actuarial or other justification is provided				
<a href="#">95.11(2)</a>	Statute of Limitations	Action against insurer must be commenced within 5 years from the date of loss				
<b>The section below provides additional statute references for Medical Malpractice only.</b>						
<a href="#">627.4147(1)(a)</a>	Medical Malpractice Forms (In addition to the above)	A clause requiring the insured to cooperate fully in the review process prescribed in the statute				
<a href="#">627.4147(1)(b)1.</a>		A clause clearly stating whether or not the insured has the exclusive right to veto any offer of admission of liability and for arbitration				
<a href="#">627.4147(1)(c)</a>		A 10-day notice of for nonpayment of premium or loss of license. 90-day notice for any other reason.				
<a href="#">627.4147(1)(d)</a>		A clause requiring the insurer or self-insurer to notify the insured no less than 60 days prior to the effective date of a rate increase				
<a href="#">95.11(4)(b)</a>	Statute of Limitations (Medical Malpractice)	Action against the insurer shall be commenced within 2 years from the time the incident giving rise to the action occurred or within 2 years from the time the incident is discovered, or should have been discovered with the exercise of due diligence				