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### Agent Resources Underwriting Manuals

PR-M PR-W CR-M CNR-M CR-W & CNR-W Rating Worksheets, Classes & Codes

#### Commercial Nonresidential Multiperil Guidelines

Citizens 11/2008 - Commercial Nonresidential Multiperil Manual Use for new business effective 11/15/2008.

- > [Underwriting Guidelines](#)
- > [Citizens State Exception Pages](#)

Citizens has adopted the following ISO manuals:

- ISO Commercial Lines Manual, Division Five- Fire and Allied Lines
- State Insurance Manual
- Terrorism Supplement
- Community Mitigation Classification Manual

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