

Bulletin #34 – February 10, 2026

Commercial Property Program Changes

Effective 4/1/2026, new and replacement Commercial business will be written using the Commercial Property program of American Association of Insurance Services (AAIS). With this change comes new rates and coverage forms.

There are many differences, but these changes may have significance to customers:

- Adds coverage for debris removal
- Clarifies that an appraiser cannot interpret policy language
- Adds language specific to condominium associations
- Co-insurance requirements are being discontinued
- Commercial Rehabilitation policies are being discontinued

Current customers will be sent a replacement offer earlier than normal and a letter that explains some of the differences.

Customers and agents can both read the policy language on the Ohio FAIR Plan (OFP) website. Customers may see it at www.ohiofairplan.com/customers . Agents may see the same policy language by logging into the website and clicking Forms Library.

As you do each year at the offer of replacement coverage, please take this opportunity to check your customer's eligibility in the standard market – the customer may not need to be insured with OFP any longer.

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Additionally, this change in programs allows agents to get an estimate of the Commercial Property premium on the OFP website before submitting an application and without waiting for an inspection of the property.

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As always, if you have any questions, please contact OFP at 614-839-6446 or chat with us on our website.