

Issue	CS/SB 1714	CS/HB 1243
Multi-line discount	As of 1/1/13. Prohibits a carrier from offering a multi-line discount when one of the policies is written with CPIC or a takeout company.	Does not address
Citizens' Legislative Intent Language	Changes Citizens legislative intent language back to pre-2007 language. Removes references to affordability. Does include language re: Citizens being a government entity.	Same
\$750,000 homes in the WBDR	Restores eligibility of homes in WBDR with insured value at or more than \$750,000 but allows CPIC to charge and appropriate surcharge if they do not have acceptable opening protections.	Does not address
Personal Residential Eligibility - \$1 million	Reduces the eligibility threshold to \$1 million (HRA impacted since PLA is already there)	Same
Personal Residential Eligibility - \$750,000	As of 1/1/2014 risks with insured value in the PLA at or above \$750,000 are ineligible	Expands this provision to Include policies in HRA in the coverage reduction
Personal Residential Eligibility - \$500,000	As of 1/1/2016 risks with insured value in the PLA at or above \$500,000 are ineligible	Expands this provision to Include PR policies in HRA in the coverage reduction
Eligibility - Coastal Construction Control Line	Deems ineligible any structure for which a permit for construction is obtained on or after 6/1/2011 seaward of the coastal construction control line.	Does not address
Public Adjusters	Prohibits corporation policyholders from engaging a PA until after the corporation has tendered an offer on the claim. Requires that they only be paid a reasonable hourly fee, based on actual hours of work performed, subject to a maximum of 5% of the additional amount actually paid over the amount which was originally offered by the corp.	Does not address

Emergency Assessments	Allows Citizens policyholders to be assessed up to 15% in any single year for an emergency assessment.	Same
Citizens Policyholder Surcharges	States that the CPS attaches at the time of the levy.	Same
Types of coverage offered	Prohibits Citizens from offering an HO3 policy as of 12/31/12. Note: this provision should be removed at the next stop.	Does not address
Quota Share	Repeals Quota Share	Same
Outsourcing	Requires BOG to contract with a 3rd party regarding outsourcing of certain functions. Report due to FSC by 2/1/2012	Changes report due date to 7/1/12
Ethics - Board of Governors	Clarifies when a board member must abstain from voting. Also clarifies that members receive an exemption under 112.	Same
Market Accountability Advisory Committee	Adds compensation and appointments to list of items MAAC advises on to BOG	Same
15% Eligibility Rule	Changes 15% eligibility rule to 25% and sunsets it on 1/1/15.	Same
Depopulation	Repeals the language allowing a policyholder to opt out of a takeout.	Same
Commercial Non-residential Eligibility	Prohibits CPIC from issuing new CNR policies. Effective upon becoming law.	Does not address
Comparable Coverage	Eliminates comparable coverage	Does not address
Agent Appointments	As of 1/1/12, requires that agents must show annually that they are appointed with an authorized carrier who is actually writing in Florida.	Same

Notification of Assessment Potential	Beginning 1/1/12, requires applicants to sign assessment notification. All current PH's will get copy in renewal packet.	Same
Agent Termination	Requires termination of agent who is found by DFS to have violated the rebating 626.9541(1)(h)	Same
Screen Enclosures	Requires that new and renewal business issued on or after 2/1/2012 not include attached or detached screen enclosures.	Same with 1/1/12 due date
Sinkhole Coverage	Requires that Citizens must offer sinkhole coverage and for new and renewal business issued on or after 2/1/12, with SH coverage, that it not cover appurtenant structures, sidewalks, driveways, decks or patios.	Does not make offer of SH coverage mandatory; Due date is 1/1/12
Coverage for Other Structures	Requires the coverage offered by the corporation, as of 1/1/13, not provide coverage for detached structures.	Does not address
Coverage for luxury items	Requires that coverage offered by the corporation, as of 1/1/13, not include coverage for jewelry, furs, watercraft, handguns and other items.	Does not address
Non-competitive Rates	Provides for the use of an industry expense equalization factor in ratemaking.	Same
Rate Glide-path	Provides for a rate glide-path for residential lines of business which is no more than 20% per territory or 25% per policyholder. Excludes coverage changes, surcharges, SH coverage and the cost of private reinsurance, if purchased.	Provides for a rate glide-path for all lines of business which is no more than 15% per policyholder. Excludes coverage changes, surcharges, SH coverage and the cost of private reinsurance, if purchased.
Public Model	Repeals the requirement that CPIC use the public model as a minimum benchmark.	Same

Rate Reductions	Prohibits CPIC from reducing rates.	Does not address
Surplus Lines – Depopulation	Provides circumstances under which a surplus lines company may do a takeout.	Same
Immunity	Clarifies that bad-faith immunity is included in immunity afforded to the corporation.	Same
Attorney’s Fees	States that Citizens is not liable for attorneys fees under 627.428	Does not address
HRA Boundaries	Eliminates the HRA boundary report/project.	Eliminates the HRA boundary report/project.
Flood Insurance	Requires CPIC policies located in Special Flood Hazard Areas to carry flood insurance.	Same
Effective Date	Upon becoming law (unless otherwise stated)	Same