

# More bad medicine from Tallahassee

By **CHIP MERLIN**

- 1) State Rep. Jim Boyd and Sen. Garrett Richter are shepherding a bill through the legislature (HB 245 and SB 578, respectively) that would allow unregulated surplus lines insurers to cherry-pick Citizens Property Insurance Corp. policyholders, without approval, and subject them to unlimited future rate hikes and diminished coverage.
- 2) This bill is the worst of the worst. It is not an effort to remove taxpayer burden from Citizens, because in effect, it will leave Citizens with even more risky policies, with fewer premium dollars to pay claims.
- 3.) By the time most insurance policyholders figure out what politicians in Tallahassee are doing to our last and most expensive line of defense, it's often too late. Last year, outrage over SB 408, which forced politicians to backtrack on what would have been \$4,000-plus rate hikes for some homeowners, was the exception to the rule.
- 4) What's the rule? If you ask most politicians in Tallahassee, the rule is that we take the bad medicine they cook up, year after year, session after session.
- 5) Setting aside our presidential and gubernatorial importance, the Tampa Bay region's policyholders are often forgotten by the Florida Legislature, while the insurance industry is coddled.
- 6) Our ability to swing an election or two isn't the only notable feature of our area. We make up an extremely large share of Citizens' customers, we are hurricane-prone and we have a sinkhole epidemic. This means it's even more important that we turn our eyes to Tallahassee, not just Washington.
- 7) We certainly don't elect and pay the salaries of lawmakers so they can sell us down the river and add more risk to every taxpayer in the state. But that's the problem. Many politicians in Tallahassee think they have our permission, through distance, ignorance or ambivalence.
- 8) It's our job to prove them wrong. I know it's not easy.
- 9) One of the tragedies of the current legislative process is that our most vulnerable populations, or those with the least amount of time and resources to engage in the political process, are often those with the most to lose.
- 10) As a leader in property insurance law, it's my job to make sure I engage in Tallahassee, to make time to explain complex issues to lawmakers. But none of that matters unless you get involved.

**11)** Together with the Policyholders of Florida coalition, the effects of SB 408 were blunted last year. We must make an impact again with HB 245 and SB 578 — before the legislation passes and Gov. Rick Scott signs it.

**12)** I encourage you to contact Sen. Alan Hays, R-Umatilla, and Boyd, R-Bradenton, and Richter, R-Naples, and let them know that deregulating our insurance market is not acceptable. Remind them that insurance deregulation has failed in every instance.

**13)** I encourage you to support our few allies fighting to make sure that our area remains an affordable place to live, work and raise a family. We hold the key to making sure that Tallahassee is looking out for our best interests. Now we need to turn it.