

# Florida lawmakers urged to rethink Citizens Insurance restrictions

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Read more here: <http://www.bradenton.com/2012/03/22/3953994/florida-lawmakers-urged-to-rethink.html#storylink=cpy>

As lawmakers returned to Tallahassee for the special session on redistricting, I can't help but lament one other case of unfinished business: Despite a more than 650-signature petition urging action, lawmakers did not repeal language in state law that discriminates against Florida's 1.5 million Citizens policyholders.

That language, passed during the 2011 session as part of Senate Bill 408, effectively prevents Citizens policyholders from receiving fair and unbiased claims assistance immediately after a hurricane or other property-damaging event. Compensation limitations created by the bill prevent policyholders from being allowed to pay for professional claims assistance on the initial part of their claim -- when they need help most.

The Florida Association of Public Insurance Adjusters agrees with lawmakers that we must stabilize Florida's insurance market and reduce policyholders' costs in addition to the state's risk in the event of a major storm. But the provision that prevents Citizens policyholders from hiring a public adjuster when they need one the most is simply not fair to consumers. Even Sean Shaw, formerly the state's insurance consumer advocate, has called on lawmakers to fix this, noting: "The Florida Legislature needs to be making it easier for public adjusters to assist homeowners, not harder."

On behalf of policyholders and FAPIA's nearly 500 member adjusters, I urge lawmakers reexamining Citizens solutions to also address the problems with the language inserted into 627.351 during the 2011 Legislative Session. It is a matter of protecting consumers.

Pat Cuccaro, President, FAPIA

Miami