

In a blog written October 9, 2011, I published some actions that Citizens board could take to stem its growing policy count; without further statutory change. The following is the foundation for that statement as reflected both in its plan of operation and FS- 627.351(6).

- The Florida legislature established the purpose of the Corporation (FS627.351(6)(a)1) which is to provide property insurance to "...applicants who are in good faith entitled to procure insurance through the voluntary market **but are unable to do so.**" [Emphasis added]
- Section 22 (A) of the Corporation's plan of operation, and Florida statutes, states... "The Board shall develop and adopt programs and criteria for the implementation of the credits, bonuses and exemptions as provided under the Statute, as well as **programs and procedures seeking to reduce both new and renewal writings in the Corporation pursuant to applicable provisions of the Statute and this Plan.** [Emphasis added]
- Section 8(E) of the Corporations plan of operation, and Florida statutes, states "The Board may establish, subject to approval by the Office, different eligibility requirements and operational procedures for any line or type of Coverage for any specified county or area if the Board determines at a duly noticed public meeting that such changes to the eligibility requirements and operational procedures are justified due to the voluntary market being sufficiently stable and competitive in such area.
- Section 10 (A) (2) of the Corporation's plan of operation, and the Florida statutes, state the Corporation shall adopt..."Basic personal lines property policy forms that are policies **similar to an HO-8 policy or a dwelling fire policy** that provide Coverage meeting the requirements of the secondary mortgage market, but **which Coverage is more limited than the Coverage under a standard policy.**" [Emphasis added]
- Section 10 (B) of the Corporation's plan of operation, and Florida statutes, state; "The Corporation may adopt variations of the policy forms listed in Subsection (A) **that contain more restrictive coverage.** [Emphasis added]
- The statutes do not require Citizens to appoint every agent. Section 7(I)(16) of the Corporations plan of operation, and the Florida Statutes, states that the Executive Director shall "Appoint as the Corporation's licensed agents only Agents who are in good standing with the Department and who hold an appointment as defined in §626.104, Florida Statutes, with an insurer, which insurer at the time of the Agent's appointment by the Corporation is authorized to write and is actually writing personal lines residential property coverage, commercial residential property coverage or commercial nonresidential property coverage in the State.

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