

# 2022 Legislative Update

Consumer Services Committee

March 2, 2022

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- Provides that a registered executive or legislative branch lobbyist may not serve on the Citizens board.
- Changes the new business eligibility threshold for commercial lines residential risks from 15% to 20%
- Provides that personal and commercial lines residential policyholders that receives an offer coverage within the following thresholds is ineligible to remain with the Corporation:
  - 5% for policies that renew during 2023;
  - 10% for policyholders that renew during 2024;
  - 15% for policies that renew during 2025;
  - 20% for policies that renew during 2026 and thereafter.
- Changes the renewal threshold for the Clearinghouse from 0% to 20%.
- Removes current law that allow Citizens to price for the cost of reinsurance to the 1-in-100 year PML whether or not it is purchased.
- Requires that Citizens' Executive Director have the experience, character and qualifications required to serve as a CEO of an insurer in Florida.
- Provides that a registered executive or legislative branch lobbyist may not serve on the Citizens board.



- Amends the definition of prohibitive property insurance practices for licensed contractors to include certain disclosures.
- Changes the new business eligibility threshold for commercial lines residential risks from 15% to 20%.
- Provides that personal and commercial lines residential policyholders that receives an offer coverage within 20% of the Citizens premium is ineligible to remain with the Corporation.
- Defines primary residence for the purpose of Citizens.
- Amends Citizens glidepath to only apply to primary residences.
- Changes the renewal threshold for the Clearinghouse from 0% to 20%.
- Defines demonstrated insurance industry expertise for the purposes of Citizens' board.
- Requires that Citizens' board chair either have 1 year experience serving on the board or be a member with demonstrated insurance industry expertise.
- Requires that Citizens' Executive Director have the experience, character and qualifications required to serve as a CEO of an insurer in Florida.
- States that Citizens shall use a single account once all outstanding debt is retired.



- Requires that Citizens charge the premiums of unsound insurers for those policies assumed by the corporation when they are higher than Citizens' premium.
- Allows Surplus Lines carriers to participate in keepout and takeout programs under certain circumstances.
- Provides for circumstances under which a carrier may provide a separate deductible for roofs – not to exceed 2% of Coverage A.