



**Florida House of Representatives
Representative Carlos Lopez-Cantera
District 113
Majority Leader**

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May 16, 2012

Mr. Tom Grady
Citizens Property Insurance Corp.
2312 Killlearn Center Boulevard
Building A
Tallahassee, FL 32309

Dear Mr. Grady,

I write to you in order to express my unequivocal opposition to any increase on the rates being offered by Citizens to new and/or existing customers, without the approval of the Florida Legislature. It has come to my attention that at tomorrow's Citizens Insurance committee meeting, a plan to increase Citizens premiums beyond the 10 percent approved by the Legislature will be considered. In my opinion, should such a decision be made, the action would be an act by Citizens that is beyond the authorization granted to it by state law.

In 2009, the Florida Legislature approved HB 1495 and the Governor signed it into law. The statute states that Citizens "shall implement a rate increase each year which does not exceed 10 percent." I believe the intent of this law was clear to the legislature, to Governor and the people of Florida when it was signed into law and continues to be clear today.

I strongly believe that the plan being discussed to increase Citizens premiums for new customers, including those who are dropped from their policies and later re-approved, would be a blatant circumvention of state law and not in the best interest of the state of Florida and its residents. My hope is that you will urge the Citizens Board to abandon any efforts to increase premiums beyond the 10 percent permitted by law and seek proper approval from the Florida Legislature for any increases beyond that.

Sincerely,

A handwritten signature in blue ink that reads "Carlos Lopez-Cantera".

Carlos Lopez-Cantera
Majority Leader
Florida House of Representatives