

# MEMORANDUM

Amended  
Agenda Item No. 11(A)(8)

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**TO:** Honorable Chairman Joe A. Martinez  
and Members, Board of County Commissioners

**DATE:** November 28, 2006

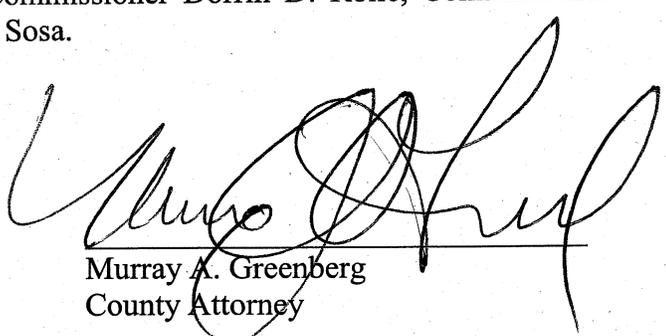
**FROM:** Murray A. Greenberg  
County Attorney

**SUBJECT:** Resolution urging the Florida  
Legislature to pass legislation  
relating to Homeowners  
Insurance Policies in Florida

**R-1335-06**

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The accompanying resolution was prepared and placed on the agenda at the request of Commissioner Dennis C. Moss, Commissioner Jose "Pepe" Diaz, Commissioner Audrey M. Edmonson, Commissioner Carlos A. Gimenez, Commissioner Sally A. Heyman, Commissioner Barbara J. Jordan, Commissioner Dorrin D. Rolle, Commissioner Katy Sorenson and Commissioner Rebeca Sosa.



Murray A. Greenberg  
County Attorney

MAG/jls



# MEMORANDUM

(Revised)

**TO:** Honorable Chairman Joe A. Martinez  
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Please note any items checked.

- "4-Day Rule" ("3-Day Rule" for committees) applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- Housekeeping item (no policy decision required)
- No committee review

Approved \_\_\_\_\_ Mayor

Veto \_\_\_\_\_

Override \_\_\_\_\_

Amended

Agenda Item No. 11(A)(8)

11-28-06

RESOLUTION NO.                      1335-06

RESOLUTION URGING THE FLORIDA LEGISLATURE TO PASS LEGISLATION REQUIRING INSURANCE COMPANIES THAT ISSUE AUTOMOBILE INSURANCE AND OTHER TYPES OF INSURANCE POLICIES IN FLORIDA TO ALSO ISSUE HOMEOWNERS INSURANCE POLICIES IN FLORIDA PROVIDED THESE INSURANCE COMPANIES ARE OTHERWISE IN THE HOMEOWNERS INSURANCE BUSINESS AND WRITE HOMEOWNERS POLICIES IN OTHER STATES

**WHEREAS**, the cost of homeowner's property insurance recently has skyrocketed; and

**WHEREAS**, insurance companies continue to substantially increase rates, while at the same time reducing the number of policies they issue in the State of Florida; and

**WHEREAS**, the state-run property insurance of last resort, Citizens Property Insurance Corporation, has now become the largest insurer of property in Florida; and

**WHEREAS**, the State of Florida is now facing an insurance crisis that has the potential not only to negatively impact Florida's economy, but also to have a substantial burden on every homeowner in Florida; and

**WHEREAS**, insurance companies continue to enjoy record profits; and

**WHEREAS**, the State of Florida should not allow insurance companies to issue policies on only those types of insurance that are the most profitable in the Florida insurance market, while leaving the highest risk property insurance to Citizens, the state subsidized insurer; and

**WHEREAS**, insurance companies that write homeowners insurance policies in other states, should not be allowed to limit their business to only writing automobile insurance policies

in the State of Florida without being required to also write homeowners insurance policies in Florida,

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA,** that this Board:

**Section 1.** Urges the Florida Legislature to pass legislation requiring insurance companies that issue automobile or other types of insurance policies in the State of Florida to also issue homeowners insurance policies in Florida provided these insurance companies are otherwise in the homeowners insurance market and write homeowners policies in other states.

**Section 2.** Urges the Florida Department of Insurance Regulation to promulgate rules requiring insurance companies that issue automobile and other types of insurance policies in Florida to also issue homeowners insurance policies in Florida provided these insurance companies are otherwise in the homeowners insurance market and write homeowners policies in other states.

**Section 3.** Directs the Clerk of the Board to transmit a certified copy of this resolution to the Governor, Senate President, House Speaker, the Chair and Members of the Miami-Dade County State Legislative Delegation, and the Commissioner of the Florida Office of Insurance Regulation.

**Section 4.** Directs the County's state lobbyists to advocate for the passage of the legislation set forth in Sections 1 and 2 above, and directs the Office of Intergovernmental Affairs to include this item in the 2007 State Legislative Package.

The foregoing resolution was sponsored by Commissioner Dennis C. Moss, Commissioner Jose "Pepe" Diaz, Commissioner Audrey M. Edmonson, Commissioner Carlos A. Gimenez, Commissioner Sally A. Heyman, Commissioner Barbara J. Jordan, Commissioner Dorrin D. Rolle, Commissioner Katy Sorenson and Commissioner Rebeca Sosa and offered by Commissioner \_\_\_\_\_, who moved its adoption. The motion was seconded by Commissioner \_\_\_\_\_ and upon being put to a vote, the vote was as follows:

Joe A. Martinez, Chairman	
Dennis C. Moss, Vice-Chairman	
Bruno A. Barreiro	Jose "Pepe" Diaz
Audrey M. Edmonson	Carlos A. Gimenez
Sally A. Heyman	Barbara J. Jordan
Dorrin D. Rolle	Natacha Seijas
Katy Sorenson	Rebeca Sosa
Sen. Javier D. Souto	

The Chairman thereupon declared the resolution duly passed and adopted this 28<sup>th</sup> day of November, 2006. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

MIAMI-DADE COUNTY, FLORIDA  
BY ITS BOARD OF  
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By: \_\_\_\_\_  
Deputy Clerk

Approved by County Attorney as  
to form and legal sufficiency.

JMM

Jess M. McCarty

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