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SENT BY E-MAIL TO: brian.newman@citizensfla.com

September 15, 2026

Mr. Brian Newman
Citizens Property Insurance Corporation
2101 Maryland Circle
Tallahassee, FL 32303-1001

Re: **COMMERCIAL LINES CLEARINGHOUSE PROGRAM**

Dear Mr. Newman:

In 2026 the Florida Legislature passed legislation amending the Citizens Property Insurance Corporation ("Citizens") policyholder eligibility clearinghouse program which previously consisted only of the personal lines clearinghouse, but which going forward is to consist of the personal lines clearinghouse as well as the commercial lines clearinghouse for authorized insurance, and the commercial lines clearinghouse for surplus lines insurance (together, the "Clearinghouse Program"). The commercial lines clearinghouses will both be implemented by Administrators which provide administrative and professional services.

As part of this new legislation Citizens is required, pursuant to section 627.3518(2), Florida Statutes,¹ to amend its Plan of Operation to allow for the creation of the Clearinghouse Program. This amendment will require the approval of Citizens' Board of Governors as well as, pursuant to section 627.351(6)(a)2., the Financial Services Commission.

Pursuant to section 627.3518(12), the Florida Office of Insurance Regulation ("Office") is responsible for reviewing the Clearinghouse Program.

As of the issuance of this letter, Citizens has not amended its Plan of Operation to establish the Clearinghouse Program. Additionally, Citizens' Board of Governors has not approved and proposed Administrators for either of the commercial lines clearinghouses and therefore Citizens cannot enter into any contractual agreements with any proposed Administrators. As a result of having neither the amendment to its Plan of Operation establishing the Clearinghouse Program nor

¹ All statutory references contained herein refer to Florida Statutes (2025), unless otherwise noted.

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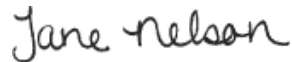
Administrator contracts in place, Citizens has not been able to submit to the Office all of the documents necessary for the Office to complete its review. The Office has requested information to cure deficiencies in the submitted information and has yet to receive satisfactory responses. Therefore, at this time the Office is unable to approve the Clearinghouse Program.

At such time as Citizens is able to amend its Plan of Operation to implement the Clearinghouse Program, contract with suitable Administrators, and submit the necessary documentation addressing any previously identified deficiencies, the Office will review the submission(s) pursuant to section 627.3518(12).

Nothing in this letter should be construed to alter the previously existing personal lines clearinghouse program.

Attached to this letter is a Notice of Rights.

Sincerely,

A handwritten signature in cursive script that reads "Jane Nelson".

Deputy Commissioner
Property & Casualty
Office of Insurance Regulation

/Enclosure

NOTICE OF RIGHTS

Pursuant to sections 120.569 and 120.57, Florida Statutes, and chapter 28-106, Florida Administrative Code, you have the right to request a proceeding to contest this action by the Office of Insurance Regulation (Office) by filing a petition. You have the right to be represented by counsel or other qualified representative. Your petition must be in writing and directed to:

Agency Clerk
Office of Insurance Regulation
647 Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0300

The petition must be transmitted by U.S. Mail or hand-delivered. Petitions transmitted by facsimile transmission or electronic mail will not be accepted for filing. Your petition challenging this action must be received by the Office at the above address not later than twenty-one (21) days from the date on which you receive this notice. Any document received by the Office before 5:00 p.m. shall be filed as of that day but any document received after 5:00 p.m. shall be filed as of 8:00 a.m. on the next regular business day. If you do not timely file a petition, your right to a proceeding shall be deemed waived and the Office's agency action will be final.

If you desire to challenge this agency action and do not dispute the material facts as found by the Office, you may request a proceeding pursuant to sections 120.569 and 120.57(2), Florida Statutes. A petition for an administrative proceeding not involving disputed issues of material fact must comply with the content requirements of section 120.569(1), Florida Statutes, and Rule 28-106.301, Florida Administrative Code.

If you desire to challenge this agency action and dispute the material facts as found by the Office, you may request a proceeding pursuant to sections 120.569 and 120.57(1), Florida Statutes. A petition for an administrative proceeding involving disputed issues of material fact must comply with the content requirements of section 120.569(1), Florida Statutes, and Rule 28-106.2015, Florida Administrative Code.

A petition that is not in substantial compliance with the applicable rules and statutes will be dismissed.

Any request for an administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

Mediation under section 120.573, Florida Statutes, is not available for this agency action.