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## Fla. homeowners face insurance cancellations again

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By Paige St. John, Gannett News Service

TALLAHASSEE, Fla. — Florida's freeze on insurance policy cancellations will begin to thaw in a few weeks, allowing insurers to drop homeowners on short notice.

Regulators are adamant the majority of the industry won't take advantage, saying most insurers have pledged to start the policy cancellation clock over with at least 100 days' notice.

That is the outcome of a meeting between Gov. Charlie Crist's office and the insurance industry, settling insurers' legal challenge to an emergency rule Crist pushed through the Florida Cabinet last month.

This reading of Florida's emergency rule is causing heartburn for consumers and their insurance agents, advised less than two weeks ago all pending policy cancellations must be withdrawn.

"I'm a little bit confused. I just don't know where I stand," said Ron Hebert, a Satellite Beach resident.

Allstate Floridian told him he would be dropped, then told he would be renewed, only to learn this week he could still be dropped.

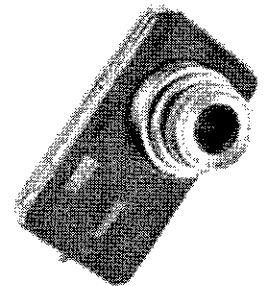
"My members are screaming at me. They're angry," said Jeff Grady, president of the Florida Association of Insurance Agents.

The confusion is so great, he said some homeowners have been forced to buy two insurance policies, pay two premiums, and hope that one will end in a refund.

Crist's emergency rule, effective Jan. 31, halted hundreds of thousands of non-renewals as well as stopped rate increase filings.

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