

# Homeowners facing stricter criteria

## INSURANCE

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there to write new business," said Steve Breitbart, a partner in Fort Lauderdale insurance agency **Cypress Insurance Group**. Some companies are issuing new home policies "but it's very limited, what we have the ability to do."

Priscilla Taylor, a Democratic state representative from West Palm Beach who owns an insurance agency, said the Legislature's last two weeks in session will be key in determining whether Florida's private insurance market can be restored.

"I haven't heard of anybody coming into the state yet," Taylor said. "Until we start seeing that, we still have a problem."

### SCREENED PATIOS COSTLY

Kornbluh said homeowners looking for insurance now face much stricter criteria. You may not get the same coverage that you had before the last two hurricane seasons, he said.

Take screened patios, for example. "They're so costly to replace that it's killing [insurance companies]," Kornbluh said. With some companies, "if you have a screened enclosure that was built prior to 2002, they won't insure your home," he said.

At least two insurers — **American Strategic Insurance Corp.**, a St. Petersburg-based firm, and **Atlantic Preferred** — have asked the state Office of Insurance Regulation for permission to no longer insure screen enclosures.

Other conditions, such as an older roof or air conditioning unit, could scare off insurers.

Rick Bogani, who owns **Bogani Insurance Services** in Royal

## FLORIDA'S HOME INSURER GROWING

As the private insurance market tightens, Citizens Property Insurance Corp. has been taking on many homeowner policies.

**March 2006:** 829,527 policies

**December 2005:** 810,017 policies

**December 2004:** 873,996 policies

**December 2003:** 820,255 policies

**April 2003:** 650,896 policies

Palm Beach, said his agency is having difficulty finding policies for people whose homes were built in the 1980s. "They're really tough, if not impossible to place," Bogani said.

Some insurers won't consider covering homes built before 1995 or 2002, when updated building guidelines went into effect in South Florida, said Leonard Turesky, president of **Van Ameringen's Insurance and Financial Services** in Boca Raton. Insurers willing to cover homes built before the new building codes are requiring inspections before issuing policies, Turesky said.

That doesn't mean that companies won't cover South Florida homes. All the agents interviewed said they had at least a handful of private insurers — sometimes more — that will sell new homeowner policies.

Among the insurers that agents say are still selling home-

owner policies in the region: **Travelers of Florida**, a subsidiary of **St. Paul Travelers Cos.**; **Coral Insurance**, a Hollywood-based insurer; **American Strategic Insurance**; **First Protective Insurance Co.**, a Lake Mary-based insurer; and **Hillcrest Insurance Co.**, a subsidiary of **Tower Hill Insurance Group**.

With the private insurance market tightening, Citizens keeps getting bigger. The company had 829,527 policies through the end of March, making it the state's No. 2 home insurer, up from 810,017 policies at the end of 2005.

However, Citizens' own policy numbers confirm there are private insurers taking on new business; the company ended 2004 with 873,996 policies, or 44,000 fewer policies than it started the year with.

### DON'T WAIT TO LOOK

Insurers send out nonrenewal notices about 90 days before a policy is set to expire, so homeowners get advance warning they need to seek new coverage.

That doesn't mean wait to find a new policy, because insurers' ability to take on new business is constantly changing, Turesky said.

"Don't wait till your renewal date. Take advantage of getting the new policy right now because it might not be available next week," Turesky said. "As we get closer to June and the hurricane season... availability to write more new business is going to be very, very limited."

If you find yourself with an insurance company that isn't renewing policies, ask your agent to find you coverage with another private insurer, Insurance Commissioner Kevin McCarty said.

"[Consumers] need to shop as much as they possibly can," McCarty said. "They need to make sure that their agent has multiple markets, and they may need to shop agents."

He also suggested using the Florida Market Assistance Program, which helps people find private companies to insure their homes. The group's Web

site is [www.fmap.org](http://www.fmap.org).

Industry officials are hoping the Legislature will make changes, such as allowing insurers easier access to the Florida Hurricane Catastrophe Fund, which they argue would help the state's insurance market.

"There just is no magic formula for South Florida," said William Stander, regional man-

ager for the Property Casualty Insurers Association of America. "We've got to bring companies in and make them're interested in doing business in South Florida."

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## Home coverage hard to find

INSURANCE

Private firms reluctant to write new policies

BY KATHY BUSHOUSE  
BUSINESS WRITER

Like thousands of South Floridians, Burton Danow is on the hunt for a new home insurance policy.

The retiree, who splits time between Coconut Creek and New York, has about a month before his condominium policy expires with **Allstate Floridian Insurance Co.**

He's placed calls to several insurance agents. He's gotten a lead on one company and a quote from another on coverage that would cost more than double what he's paid annually to Allstate to insure his condo.

The State Farm agent that insures two of Danow's cars has politely said the state's largest insurer hasn't sold a new homeowner policy in South Florida in years. The same goes for Allstate and another familiar name, Nationwide.

Now with major private insurance companies, including Allstate Florida-

Kornbluh, president and principal agent at **Brokers Insurance Group** in Margate. Though many may think they're stuck with state-backed **Citizens Property Insurance Corp.**, Florida's home insurer of last resort, insurance agents say getting a policy from a private company is possible — but not easy.

There's private insurance options, they say, but insurers are clamping down on what they're willing to cover. Got a screen patio enclosure? Insurers are shying away from covering those, agents say. Was your home built before stronger building codes were put in place? That may hurt your chances, too. Even living in a certain ZIP code can hurt you, depending on whether an insurance company already has a large number of policies in that community.

"There's not much capacity out here since the late '80s," said Ron

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