

# On the Occasion of a Visit from our Governor



By Kat Stansell

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Some weather hijinks, and the murder of three men in Jacksonville, brought Florida's governor home for a short visit – his first trip back to Florida since he started on the campaign trail in May.

After roaming the world for a Presidential campaign *which he'd promised Floridians he would not undertake*, Ron DeSantis deigned to come back to the state he was elected to govern.

He was jeered Sunday night, as he spoke at a candlelight vigil for the dead in his hometown of Jacksonville, then returned to Tallahassee to tell people to listen to their local officials about the storm. Seems he could have done that from anywhere.

After assuring his constituents that "we've got this", he has held a few pressers, taken a bunch of calls, and done a lot of posturing for the cameras. His campaign is using videos of him reassuring people before the storm, trying desperately to close the 40+ point gap between himself and Trump, and prove what a great governor he is. [As Laura Loomer points out, this is illegal](#). But, oh, well.

The first thing DeGov owes people in his state is an explanation of and solution for the homeowner's insurance mess which has occurred under his leadership. The appearance of

Idalia brought this to the fore. Insurance companies have been folding and/or leaving the state since 2019, and Tallahassee's own Citizens Insurance is broke.

Citizens Insurance was established by the Florida Legislature in August, 2002. As of today, Citizens is the largest insurer in the state. It is a non-profit, tax-exempt organization that was meant to be an insurer of last resort for property owners who could get insurance no where else. Initially, that included lower income residents and those whose mortgages required more than could be provided to cover the dwelling as collateral

In 2022, before Hurricane Ian, Citizens announced that it was "practically insolvent", after having written 1.055 MILLION POLICIES, MORE THAN DOUBLE THE NUMBER OF TWO YEARS PRIOR. How it is possible to go broke, with all those new customers paying in? Lousy business model.? Or something else?

Also BEFORE Ian hit last year, [six other smaller Florida property insurers declared insolvency](#) Increasingly, property owners were being forced to turn to Citizens Insurance.

This occurred at the same time as all major national insurance companies pulled out of the Sunshine State. Coincidence?

State Farm, Allstate, Progressive, Mutual of Omaha, nobody would write on a Florida home. When contacted, none could or would explain, other than to say that "Florida has too many storms." As of that date, the previous major hurricane had been Irma in 2017. The heavy weather scene in Florida had actually been rather quiet, as those seasonal megastorms go.

Why, suddenly, en masse, did every big insurer leave the sunshine state, along with those six smaller Florida companies ?

We know that, across America, property insurers took a big hit from the lawlessness and destruction perpetrated by the Left

during that wonderful “summer of love” in major cities in 2020 and 2021. Possibly one reason to pull away from a state that has big storms, was to cover for the billions in losses sustained courtesy of the Marxists. But, this could have been solved by withdrawing coverage from the states where the riots repeatedly occurred. Why Florida? Again, no answers.

According to an insurance review website, Citizens’ premiums were 3X the cost of other companies. In June, 2023, “Policy Genius” gave Citizens 2.5 stars for performance and 5 \$\$\$\$ for costs. Without the competition of the big national carriers like State Farm and Allstate, Citizens Insurance should have been doing well. Today, [Citizens continues to sell policies for protection they cannot deliver.](#)

It is claimed that DeSantis, his cabinet, and the CEO of Citizens Insurance, Barry Gilway (also a registered lobbyist), had known since 2019 of the condition of Citizens. Why was nothing done?? Are Florida property owners that unimportant to Tallahassee?

Florida homeowners insurance customers have been forced, in many cases, into buying a service that they will never receive, and paying ridiculous prices for that dubious privilege.

They, of course, have a legal right to redress any grievances, should they face property losses which Citizens cannot cover. Customers, of any business, have a right to sue if they are not provided with the promised product or service. Right?

DeSantis’s answer to this problem was to call a special legislative session at the end of May, 2022. The issues with Citizens were addressed. And Tallahassee found a solution! Read on...

In March of 2023, DeSantis signed HB837, the civil remedies bill quietly, which is not his style. Was he trying to hide from the public that his new bill helped to protect businesses

and insurance companies from lawsuits? It also reduced the statute of limitations on filing a claim from four years to two, and removed the traditional responsibility of defendants' paying plaintiff's attorney fees as a part of any settlement. The bill did nothing to identify or fix any of the underlying issues.

DeSantis's press release after the signing stated that "negligence alone does not demonstrate bad faith." Wow. Well, he has been a supporter of big business over the little guy, since his days in the US House, so he is, at least, being true to his colors. I believe that this bill shows his constituents what those colors are.

News sources say that HB 837 was "heavily lobbied for". Apparently, Gilway (Citizens CEO AND DeSantis lobbyist) and his troops did a good job, just not for the citizens of Florida. Yes, probably conflict of interest but who's lookin'?

Trump spoke of it as "[the worst insurance scam in the country](#)." (@realDonaldTrump, Mar. 16, 2023). A FL Democrat Party spokesman, Devon Cruz, agreed. Politics, indeed, makes strange bedfellows, but both sides seem to be against Tallahassee on this one. It takes a very special occasion for that to occur. When lately have you heard Donald Trump, a state Democrat leader and Mother Jones come down on the same side of an issue? Lol

Whoever agrees with whom, the Citizens Insurance debacle is one more issue, the correction of which is crucial to the people of Florida. DeSantis seems not to care.

There is some good news from outside of Florida, however, in the last few days. An Indiana-based company, Orion 180, is now the third out-of-state insurer who has been approved to write policies in Florida. Mark Friedlander, dir. of corporate communications at the Insurance Information Institute said that Florida's insurance crisis was already serious before

Ian. It had been driven, in his estimate, by man made factors, notable legal system abuse and claim fraud. Mr. Friedlander said that “there is nothing like this anywhere else in the country,” and “it’s not going to fix itself quickly.” His statement was as close as I could come to someone addressing that question, “[Why Florida?](#)”

This is hurricane season, as Idalia came along to remind us. Her damage figures are not yet fully compiled, nor are the numbers of people and businesses who suffered catastrophic loss because of the insolvency of the state’s Citizens Insurance. What she did leave behind is very clear reminder of yet another reason that the state of Florida needs a governor who cares enough to stay home.

Bankrupt insurers and high property taxes, the medical freedom issue, the Disney mess, the rising crime, and hideous child trafficking problems (Florida is ranked third in the nation for this) are things to which the Governor of the state needs to pay attention. He was elected to serve, not to run away. He should stay home and lead the charge for real solutions.

There’s a word for Gov. DeSantis’s actions: abdication. Voters across the country see this, and will remember that should they even have a ballot in front of them which contains his name. Where would he run when he had to handle the country’s huge issues? Ron DeSantis is burning his bridges at both ends, and apparently doesn’t care. I’ll bet his handlers and funders do.

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