



Just imagine how insurers would behave if we weren't here.

15 Orange Street
Charleston, SC 29401

Phone: 888-648-8823
Fax: 888-648-8823
The best way to reach us is by E-mail:
info@policyholdersofamerica.org

Policyholders of America (“POA”) is a nonprofit, membership-run association serving consumers of homeowner and auto insurance. We assist members, at no charge, with claims so that our members have a far better chance of receiving benefits due under the policy. This puts us at odds with the insurance industry. We are not advocates of litigation and are not associated with trial lawyers, public adjusters or any other group that feeds off of the misfortunes of policyholders. Our only loyalty is to the policyholder. POA is nonpartisan however we do take a stand on political issues, candidates and policies relating to insurance for one simple reason: You cannot separate insurance from politics.

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Meanwhile... in Florida

State Farm’s announcement last month to drop 1.2 million policyholders in Florida has resulted in insurers and lawmakers huddling together to strategize about the future of Florida’s homeowners insurance market.

They are concerned that other insurers would not step up to the plate to absorb the policyholders who will be dropped by State Farm beginning this November. Their fears, however, are ungrounded because lots of insurers are chomping at the bit to take business away from State Farm, even with all of the weather and other issues common to the state.

A few weeks ago, one newcomer to the Florida insurance market — Security First Insurance — announced it would write coverage for the State Farm-dropped homeowners. —

even those who live in the six sinkhole-prone counties of Florida. Security First requires an inspection (\$150, of which it will pay half), and requires sinkhole coverage before agreeing to cover homes in suspect areas.

Sinkholes have become a huge problem in Florida.

Like a spoiled child, State Farm took its ball and went home when Florida lawmakers rejected its outrageous rate request — an average increase of 47 percent, state-wide.

Sounding more and more like “the boy who cried ‘wolf’”, State Farm now claims its departure is not “official”.

Floridians wouldn’t be in this mess if legislators would have been smart about imposing an Anti-Cherry Picking statute — a rule that disallows insurers from bailing out of homeowners while still selling auto insurance.

Florida’s Governor did attempt to implement one version of that statute but didn’t

pave the way for passage in advance. The insurance lobby and their lawmaker lapdogs put the squeeze on the statute and then sued the state.

Passage of the statute requires some advance leg-work, proving once again it’s always best to look before you leap.



Sinkholes can gobble up a home. They are not uncommon in six Florida counties.