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THE FLORIDA LEGISLATURE
**JOINT ADMINISTRATIVE
PROCEDURES COMMITTEE**

April 5, 2017

Mr. Stephen Fredrickson
Assistant General Counsel
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399

**RE: Department of Financial Services, Office of Insurance Regulation
Rule 690-170.030**

Dear Mr. Fredrickson:

I have reviewed the above-referenced rule and offer the following comments for your consideration and response:

690-170.030(1): The rule states that certain insurers may not apply a discount to their loss reserves "without special permission from the Office." By what standards does the Office evaluate applications for discounts? Pursuant to section 120.52(8)(d), Florida Statutes, a rule that is vague, fails to establish adequate standards for agency decisions, or vests unbridled discretion in the agency is an invalid exercise of delegated legislative authority. Please review and advise.

690-170.030(5): Please see the comment above as it relates to the "special permission" required by this subsection.

If you have questions, please do not hesitate to contact me. Otherwise, I look forward to your written response.

Sincerely,

A handwritten signature in purple ink that reads "Jamie L. Jackson".

Jamie L. Jackson
Senior Attorney