



Department of Insurance

Mike DeWine, Governor
Jon Husted, Lt. Governor

Judith L. French, Director

IN THE MATTER OF PUBLIC HEARING :
FOR THE AMENDMENT OF : NOTICE OF
OHIO ADMINISTRATIVE CODE : PUBLIC HEARING
SECTION 3901-1-18 :
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Pursuant to section 119.03 of the Ohio Revised Code, the Superintendent of Insurance, State of Ohio, will hold a public hearing at 10:00 a.m., on Friday, February 14, 2025, at the Ohio Department of Insurance, Public Hearing Room, 50 West Town Street, 3rd Floor, Suite 300, Columbus, Ohio, to consider:

The amendment of Ohio Administrative Code section:
3901-1-18 Ohio fair plan - plan of operation.

The public hearing will also be conducted remotely by video conferencing coordinated by the Ohio Department of Insurance ("Department"). Instructions and a web link and/or telephone number for accessing the hearing will be provided on the Department's web site, www.insurance.ohio.gov. Alternatively, a request for the web link and/or telephone number may be submitted to ecomment@Insurance.ohio.gov.

The Department is committed to providing access and inclusion and reasonable accommodation in accordance with the Americans with Disabilities Act (ADA) and other applicable laws. To request a reasonable accommodation due to a disability please contact the Department's ADA Coordinator, Andrew Skal, by emailing Andrew.Skal@insurance.ohio.gov or calling 1-614-644-3264 or for TTY 711 (then dial) 614-644-3264. Requests made 14 days prior to an event will generally allow us to provide seamless access, but we will make every effort to meet requests made after this date.

The purpose of rule 3901-1-18 is for the superintendent to adopt a plan of operation submitted by the board of governors of the "Ohio Fair Plan Underwriting Association". The plan of operation has been formulated for the purpose of making basic property and homeowners' insurance coverage, as identified in section 3929.42 of the Revised Code, available for qualified property owned by persons who have been unable to secure such insurance in the normal insurance market.

Proposed amendments to rule 3901-1-18 are by request of the Ohio fair plan underwriting association (OFP) to implement necessary amendments to better serve the needs of their insureds. The proposed amendments will increase coverage limits to better serve insureds, amend inspection requirements, remove regulatory restrictions, and remove gender specific language.

Requests for a copy of the rule should be addressed to Tina Chubb, Ohio Department of Insurance, 50 West Town Street, 3rd Floor, Suite 300, Columbus, Ohio 43215, or proposed rules can be viewed online at www.insurance.ohio.gov.

Matthew Walsh, Staff Attorney