



CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA

ALEX SINK

March 12, 2009

The Honorable Pat Patterson, Chairman  
Florida House of Representatives  
Insurance, Business and Financial Affairs Committee  
Room 308, House Office Building  
Tallahassee, Florida 32399

The Honorable Garrett Richter, Chairman  
Florida Senate  
Banking and Insurance Committee  
Room 320, Knott Building  
Tallahassee, Florida 32399

Dear Chairman Patterson and Chairman Richter:

The State of Florida's hurricane risk represents one of the largest catastrophic risk exposures in the world. With the security and economic strength of our state at stake, it is vital that we approach our hurricane risk with responsible solutions that help protect all Floridians. As Florida's Chief Financial Officer, I have met with financial and insurance experts from around the world to obtain insights into Florida's risk exposure, and to learn how we can improve our state's property insurance marketplace.

There is no doubt that we face significant challenges, but there are also common-sense and gradual reforms available to the Legislature that will begin reducing our hurricane risk exposure and protect Florida's homeowners. At the same time, we recognize that Florida property owners cannot bear large, one-time premium shocks, such as we experienced in 2006. Below, I have outlined four suggestions that responsibly address the hurricane risk faced by our state. If we take these smart, incremental steps, we will reduce our risk and make our state better protected and less financially exposed when a major storm hits.



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1. **Reduce Risk of Property Damage with My Safe Florida Home** - To truly address long-term risk, we need to focus on risk reduction, and help as many Floridians harden their homes as possible. Since its establishment in 2006, the My Safe Florida Home Program has helped over 400,000 Floridians have their homes inspected for hurricane safety. These inspections have resulted in reduced rates, and new jobs. We should continue the work of My Safe Florida Home, by transferring into the FY 2009-2010 Budget the estimated \$20 million remaining in the program, instead of allowing it to sunset this year. Your committees should also discuss the allocation between grants and inspections.
2. **Reduce Uncertainty of Bonding by Lowering Cat Fund Exposure** – In these challenging times for financial markets, the Cat Fund coverage level of \$28 billion is unrealistic and irresponsible. I urge the Florida Legislature to work this session to reduce the risk exposure of the Cat Fund by gradually phasing out the TICL layer over a series of years. By reducing the Cat Fund's exposure, the Legislature can make progress in ensuring that the state is in the best position to meet its financial obligations, and ultimately be able to pay Floridians' claims in the event of a storm. Under almost any circumstances, Floridians will be paying significant assessments for as long as 30 years into the future after just *one* major storm event – which leaves little flexibility for coverage with any future storms.
3. **Establish Florida's Reinsurance Program in the Fall, Not the Spring** – The timing of when our state determines the amount of coverage in the Cat Fund is costing us money. This is why I urge the Legislature to empower the Florida Cabinet, a statutorily-created entity, or a committee of Legislators with the ability to set coverage levels in the Cat Fund. Currently, we are not able to take advantage of varying conditions in the reinsurance market, leaving insurers only a few weeks before hurricane season begins on June 1 to go shopping in the reinsurance market. The state should be able to shop early in the fall in order to take advantage of a broader range of possible markets, rather than wait until the last minute when options will be much more limited.
4. **Gradually Return Citizens Back to Its Role as "Insurer of Last Resort"** – Currently Citizens policy holders are being subsidized by all Florida homeowners, and some Citizens policy rates are actuarially unsound by as much as 40%. I encourage the Legislature to seriously consider the recommendations from the Citizens Task Force, especially: (1) the recommendation to create a glide path that would implement actuarially sound rates in specified increments and (2) the recommendation to allow no *new* development seaward of the 30-year-erosion projection line or in the Coastal Barrier Resources System designated areas to be insured by Citizens.

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To repeat, I understand that Floridians cannot afford shocks to their homeowners' insurance rates. These suggestions advocate for gradual solutions that are consumer-friendly and will decrease Florida's financial exposure to hurricanes. Now is the time for us to act together in the long term interest of all Floridians.

Until Florida establishes a long term, strategic vision for addressing hurricane risk, our state will be overexposed and Floridians will be forced to pay the price in the event of a major storm. I hope to work with my colleagues on the Cabinet and members of the Legislature in a constructive and bipartisan way on these challenges in the coming months.

Sincerely,



Alex Sink

AS/kkr

cc: The Honorable Charlie Crist, Governor  
The Honorable Bill McCollum, Attorney General  
The Honorable Charlie Bronson, Commissioner of Agriculture  
The Honorable Jeff Atwater, President, Florida Senate  
The Honorable Larry Cretul, Speaker, Florida House of Representatives



1-866-513-MSFH (Toll-free in Florida)



**ABOUT THE PROGRAM**

WIND INSPECTIONS

MATCHING GRANTS

LAW CREATING THE PROGRAM

MITIGATION EDUCATION

RESOURCES

FOR HOMEOWNERS

FOR WIND INSPECTORS & WCES

FOR CONTRACTORS

FOR LOCAL GOVERNMENTS

NON-PROFIT ORGANIZATIONS

EN ESPAÑOL



MY SAFE FLORIDA HOME  
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866-513-MSFH (6734)



**LIST OF INSPECTION FIRMS / WCES**

**PRINT PAGE**

The My Safe Florida Home Program has achieved the statutory goal of 400,000 inspections. We are no longer accepting applications for wind inspections.

The following lists of WCEs are able to perform inspections statewide for the My Safe Florida Home program. Each WCE has been assigned a region of the state for inspections that were state issued.

<b>Region 1</b>			
Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Marion, Nassau, Okaloosa, Putnam, St. Johns, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, Washington			
Name of WCE	Contact Person	Contact Number	Contact Email
Panhandle Windstorm Inspections	Ken Walton	1-877-536-0630	info@panhandlewindstorm.com
Thomas Enterprising	Chris Thomas	1-888-697-2331	info@thomasenterprising.com
<b>Region 2</b>			
Brevard, Charlotte, Citrus, DeSoto, Glades, Hardee, Hernando, Highlands, Hillsborough, Indian River, Lake, Manatee, Martin, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, Volusia			
JVI	Shannon Kenahan	1-866-377-5844	wce@jviinspection.com
		<b>Local</b> 813-514-6222	1-
		<b>Toll Free</b> 888-811-1819	1-
Quorum Services	Tanya Smith		wce@quorumservices.com
WB.Sanders Inspections	Brad Sanders	1-239-931-3880	wb3eagle@netzero.com
<b>Region 3</b>			
Broward, Collier, Hendry, Lee, Miami-Dade, Monroe, Palm Beach			
Ameripro	Catherine Demsky	1-800-991-0142	msfh@ameriproinspect.com
Applied Research Associates	Earl Vaughn	1-888-936-4272	MSFHInfo@ara.com
		<b>Customer Service</b> 1-954-972-7311 Option 7	
		<b>To schedule an inspection</b> 1-888-364-6734	svanes@dmiffa.com
Don Meyler Inspections	Susan Yanes	1-888-364-6734	www.dmmisfh.com
SkyeTec	Matt Garner	1-877-531-2407	msfhfiles@skyetec.com
<b>Quality Assurance &amp; Grant Work Inspection Firm</b>	Servicing all regions in the state of Florida for quality assurance and grant work inspections.		
PBS&J	Gloria Perryman	1-866-694-9295	Gloria@dsideas.com

\* Note: Alltech is no longer conducting new inspections associated with the My Safe Florida Home Program. Alltech's contract with the department ran from April 2007 to June 30, 2008.

\*\*Note to Insurance Agents: The Inspection date is shown in the upper left corner of the Form 1802, the Uniform Mitigation Inspection Form.



If you are interested in becoming an approved inspector with My Safe Florida Home, the information below will provide you with step-by-step instructions.

**PRIOR TO COMPLETING ANY OF THE STEPS BELOW, you WILL NEED TO contact the Wind Certification Entities (WCEs) within the region you would like to work to **SEE IF EMPLOYMENT OR SUB-CONTRACTING WORK IS AVAILABLE BEFORE BEING LISTED AS AN APPROVED INSPECTOR ON THE MY SAFE FLORIDA HOME WEB SITE.****

Please click on the following link for WCE contact information:  
<http://www.mysafefloridahome.com/inspectionFirmList.asp>

**Step 1:** Completion of the inspector training course offered by the University of Florida. In order to successfully complete the course, you must pass the exam with a score of 90 percent or better. If you have previously taken the inspector training course, but did not successfully complete the course with an exam score of 90 percent or better you can register for an exam retake.

The University of Florida handles all aspects of the inspector training course including registration and payment. If you have any questions or concerns about this process, contact the University of Florida at (352) 392-5684. To register and view the upcoming course schedule please click on the link below.

<http://buildgreen.ufl.edu/cecampus>

**Step 2:** Once you have been notified that you have successfully completed the inspector training course, you will be required to undergo a level 2 background check as well as a 5-panel drug screening.

The My Safe Florida Home program has contracted with 19 fingerprint facilities around the state. Please click on the following link for facility contact information and registration, <http://www.fdfs.com/Agents/ElectronicFingerprintLocations/county.htm>. Upon your arrival at the fingerprinting facility you will need to inform the representative that you are there to have your fingerprints taken as a wind inspector for the Department of Financial Services. The results of your background check will be forwarded directly to the Department of Financial Services.

The 5-panel drug screening can be completed at any lab of your choice. It is important that you specify you need a 5-panel drug screening as there are a number of possible drug screenings available. You will need to provide the results of your drug test to the WCE that you are employed by or subcontract with so they can verify the results with the lab. At home drug tests will not be accepted.

**Step 3:** **YOU** must OBTAIN employment with a WCE as a direct employee or sub-contractor in order to BE LISTED AS AN APPROVED INSPECTOR ON THE MY SAFE FLORIDA HOME WEB SITE AND receive inspection assignments.



**Agent Informational Email**

[Citizens Home](#)
[Agent Resources](#)
[Agent Emails](#)
[Manuals](#)
[Agent Training](#)

## Clarification: Mitigation Form Certification

**IE #014-07 - August 17, 2007**

**ACCEPTABLE MITIGATION FORMS**

1. My Safe Florida Home Program Inspection Form (OIR-B1-1804) - Inspection data is pre-filled and certified by the Department of Financial Services. This form will only be accepted from policyholders who received inspections through the My Safe Florida Home Program, and no signature is required.
2. Uniform Mitigation Verification Inspection Form (OIR-B1-1802) - This form was developed by the Office of Insurance Regulation and must be completed and signed by a Qualified Inspector (see below). Additional information will be required for 3+ story buildings and should be submitted using a Citizens Mitigation Verification Affidavit (e.g. MIT-5 or MIT-6), with the appropriate section completed.
3. Citizens Mitigation Verification Affidavits - These forms will be accepted when completed and signed by Qualified Inspectors (see below). Corresponding forms for each line of business may be accessed through the Application Submission menu of the Agent Resources website (Underwriting Forms).

**QUALIFIED INSPECTORS**

- A Florida licensed general, residential or building contractor
- A licensed building inspector
- A registered architect
- An engineer in the State of Florida
- A building code official (who is duly authorized by the State of Florida or its county's municipalities to verify building code compliance).
- Any Wind Certification Entity (WCE) approved for use by the My Safe Florida Home Program. The list of approved WCE's can be found at <http://www.mysafefloridahome.com/InspectionFirmList.asp>.

**X Note: The Qualified Inspector signing the form must have physically completed the inspection.**

**AGENT REMINDER**

Consumers are responsible for all costs associated with inspections related to wind mitigation credits and valuation (i.e., appraisals). Agents paying these costs on behalf of an insured, even if reimbursed, will be considered in violation of Citizens' rebating rules.

This email is not spam. You are receiving it because you are appointed with Citizens Property Insurance Corporation and Citizens communicates with its agents by email. To discontinue, please contact Citizens Agent Licensing requesting termination of your appointment and removal of your name from the email list. If you are NOT an appointed agent and received this message in error, you may also contact Citizens at [Agents@CitizensFla.com](mailto:Agents@CitizensFla.com), 1-800-737-5822 or P.O. Box 10749, Tallahassee, FL 32302. Content subject to change. For the latest information, visit [www.citizensfla.com](http://www.citizensfla.com).

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