

**From:** [Mitch](#)  
**To:** [Cindy Walden](#)  
**Subject:** Fw: New/Revised OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. 05/11 )  
**Date:** Friday, June 24, 2011 1:16:48 AM  
**Importance:** High

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Cindy,

I have had the opportunity to review the new proposed (possibly final if allowed to go into effect?) definition change to the HIP Roof Geometry, as a result of your 20 Jun 11 meeting, and I am very disappointed and shocked to see the change made! This is a return to (or cave-in to Insurance Companies) the past definition which was highly unreliable and unusable and uncorrelatable (which was why it was changed)! This old definition was and is unclear and offers no or no clear instruction on how to measure or determine if it applies to any Home or situation in a fair way! It is probably being resurrected due to Insurance Company lobbying, as that definition did not allow or allowed much fewer discounts for HIP Roofs using the old vague and unreliable definition! The old definition is simply unacceptable, as it excludes many Homes that have an almost pure HIP Roof (95% or more) that should be allowed the discount, due to studies that prove Homes with mostly HIP Roofs suffer less wind damage in Hurricanes or other high Wind conditions! This new or changed definition needs to be suspended, delayed for more study, changed, or returned to the current one, with possibly more clarifying language added so there are no misunderstandings (by the Inspector or Insurance Underwriters) when an Inspector determines or measures the non-HIP portion of a HIP Roof!

Your Proposed HIP Roof definition changes are copied below:

1. **Roof Geometry:** What is the roof shape(s)? (Porches or carports that are attached only to the fascia or wall of the host structure and not structurally connected to the main roof system are not considered in the roof geometry determination.)
  - A. Hip Roof [Hip roof and has no gable end that exceeds 50% of a major wall length. Hip roof with no other roof shapes greater than 10% of the total building perimeter.](#)
  - B. Non-Hip Roof Any other roof shape or combination of roof shapes including hip, gable, gambrel, mansard and other roof shapes not including flat roofs.
  - C. Flat Roof [Flat roof shape in which 90% of the total roof area has a slope of less than 2:12. Flat roof shape greater than 100 square feet or 10% of the entire roof, whichever is greater.](#)

**My recommendation, based on a real life situation or my real life situation and the way Insurance Companies are acting and treating the results of such Inspections are:**

The current HIP Roof definition is copied below:

1. **Roof Geometry:** What is the roof shape(s)? (Porches or carports that are attached only to the fascia or wall of the host structure and not structurally connected to the main roof system are not considered in the roof geometry determination.)
  - A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total building perimeter.
  - B. Non-Hip Roof Any other roof shape or combination of roof shapes including hip, gable, gambrel, mansard and other roof shapes not including flat roofs.
  - C. Flat Roof Flat roof shape greater than 100 square feet or 10% of the entire roof,

whichever is greater

The only changes needed are to more clearly explain and define the definition of a HIP Roof using this old definition! My suggestions are listed below for how the definition should be interrupted (and they should be

added to the definition!) for all measurements made:

The above HIP Roof definition (the current one) has been interpreted literally and logically to mean:  
The total linear perimeter measurement of the HIP Roof, and not just the Building Wall measurements as listed on Plats or Surveys. Any other Roof shape linear measurement will be measured at the same level or height as the HIP Roof perimeter measurement or where the Roof meets the Wall. The other (below 10%) Roof shape for a HIP Roof can be Gable or any other type roof shape. Any part of the Roof is included in a HIP Roof perimeter linear measurement, if it is structurally a part of the Roof and not a Porch or Carport that is structurally separate from the main Roof.

If the definition for a HIP Roof insurance discount is (for some reason) changed back to the old or previous unworkable definition as proposed, it should be made clear **on the OIR Inspection Form** that the old definition still applies if the Wind Inspection was performed prior to any approved new definition, and that the old definition and Inspection will apply for the full 5 years as promised on the Form (as the Homeowner has invested in the expense and time required to have a Home Inspection performed by a Professional Independent Inspector!)

Request all of the above be taken into consideration for the revised OIR Form before any new Form is issued, and preferably the current definition should be retained but with more clarifications as suggested above!

Thank you for the opportunity to comment on the Proposed new HIP Roof Definition, which I believe is totally unworkable and invalid! Please forward them to those concerned or involved in revising the OIR Form!

Mitchell Martin  
Home Owner, with a real life situation!

**From:** [Mitch](#)  
**Sent:** Thursday, June 23, 2011 10:57 PM  
**To:** [Cindy Walden](#)  
**Subject:** Re: New/Revised OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. 05/11 )

Cindy,

Absolutely, although it probably will not help me in my current real life real time dispute with People's Trust Insurance Co! I am currently in a dispute with the Company and its Underwriters on one of the major Discounts they are supposed to offer and give its qualifying Customers! Long story short, I had a HIP Roof discount approved the 1st year, then disapproved the next year, then reapproved after paying \$100 for a professional Wind Inspection, then again disapproved after the Company's Underwriters directly coerced the Inspector into changing his Inspection Report without the Inspector performing a new Inspection or onsite visit and re-measurement, and the dispute is now under review by:

Ray Balcom  
Insurance Specialist III  
FLORIDA DEPARTMENT OF FINANCIAL SERVICES  
DIVISION OF CONSUMER SERVICES

I'm not sure how effective this Office is at enforcing the Discounts and the published rules for qualifying for such discounts, such as the definition included for a HIP Roof on the OIR Form that is a part of the Rule! It seems the Insurance Companies are being allowed to interpret the Rule or definition to their advantage, at least for the HIP Roof discount! Your Office or the FDFS should be allowed to enforce the Rules, if they are approved and published, and not let the Companies write or use their own definitions and rules simply to gouge their customers for more profit. If a Professional

Paid Home Inspector has certified a HIP Roof for a Home, the Insurance Company should not be allowed to directly coerce the Inspector to change his Report without the involvement or knowledge of the Homeowner who paid for the Inspection and without providing the Homeowner any details on how or why the HIP Roof determination was changed! This is my situation and Case, which I am still contesting thru the FDFS!

I appreciate your offer to add me to the list for review of future changes to the 1802 Form! I haven't reviewed the new one yet you have attached, so I hope you haven't made any major changes to the HIP Roof definition, unless to more clearly define (or determine) a HIP Roof when it is not a 100% HIP Roof! You mentioned the new rule and Form will be open for review or comments for 10 days or until 30 Jun 11. How or where can I add comments, if I so choose, and will they be considered for the new Rule and Form?

Thanks

Mitchell

**From:** [Cindy Walden](#)

**Sent:** Thursday, June 23, 2011 10:28 AM

**To:** [mitchmmm@hotmail.com](mailto:mitchmmm@hotmail.com)

**Subject:** FW: New/Revised OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. 05/11 )

Mr. Martin,

Attached are the draft forms discussed in the 6.20.11 rule hearing as well as the current form. The record will be open for 10 days from the hearing date for comments, etc. Would you like to be added to our Interested Parties List for future updates regarding the 1802 form ?

Cindy Walden  
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Office of Insurance Regulation  
Property & Casualty Product Review  
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**From:** Michael Milnes

**Sent:** Thursday, June 23, 2011 7:19 AM

**To:** Cindy Walden

**Subject:** Fw: New/Revised OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. 05/11 )

**Importance:** High

Michael C. Milnes, CPM  
Deputy Director  
Property & Casualty Product Review  
Phone: (850) 413-5306  
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Sent from my BlackBerry Wireless Handheld

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**From:** Mitch <[mitchmmm@hotmail.com](mailto:mitchmmm@hotmail.com)>

**To:** Michael Milnes

**Sent:** Thu Jun 23 01:59:52 2011

**Subject:** New/Revised OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. 05/11 )

Michael Milnes

OIR

Michael,

Request a copy of the proposed/revised [69O-170.0155](#): Forms or final rule, and the proposed or final OIR-B1-1802, "Uniform Mitigation Verification Inspection Form,"(Rev. [05/11](#) )

I understand the revised Rule and OIR Form may not yet be final or approved. However, I'd like to see a copy of the proposed rule and revised Form, if not yet final or in effect! If the new/revised rule and Form are not yet approved or in effect, please send a copy of the current Rule and OIR-B1-1802 that is effective! Also, when do you expect the new OIR-B1-1802 Form to be effective or approved, if not already?

Thank you for your assistance with this request!

Mitchell Martin