
To: Cindy Walden
Subject: RE: 1802 Comments

From: Mitch [mailto:mitchmmmm@hotmail.com]
Sent: Tuesday, September 20, 2011 5:25 AM
To: Cindy Walden; Michael Milnes
Subject: Re: notice, or Draft 1802 Form Reply for 20 Sep 11 Hearing and Proposed 1802 Form Changes
Importance: High

Cindy,

Thank you for the copy of the latest Draft 1802 Form with all changes incorporated so far to the old 1802 Form! You stated that the latest or today's meeting (20 Sep 2011) is to discuss making additional proposed changes received after the 20 Jun 2011 meeting. It appears after reviewing the latest Draft 1802 Form that many changes were made after the 20 Jun 2011 hearing or meeting and the review period afterward, so I am assuming that additional proposed changes previously submitted will be discussed or adopted at the new 20 Sep 11 hearing? I am also assuming that additional proposed changes will be received and/or adopted in the review period after the 20 Sep 11 Hearing?

As an interested party, I am unable to attend the latest hearing but I will submit a detailed review and proposed changes after I receive the results of the 20 Sep 11 or today's meeting and any revised Draft 1802 Form that may come after the hearing!

I am still very surprised that no significant and needed changes have been made or incorporated to **Item or Question 5, Roof Geometry**, after the previous hearing and comment period? This Item and Question is arguably the most important Question on the 1802 Form, as the answer or determination made has the most impact on the total dollar amount of discounts/credits given by Insurers! Therefore, it should be receiving the most attention and should be the most detailed Question on the Form and the Question with the most detailed instructions and clearest instructions on how the applicable factors are to be measured! So far, this has not been true and has not happened? I believe it has to happen or this whole exercise or review will be a failure! This question simply must be discussed and revised, as the answer has the most dollar impact of any on the 1802 Form as the answer affects the amount of many or most other credits or discounts given for various hurricane and non-hurricane wind mitigation improvements made or verified by an Inspector! I have offered many changes previously that would do this, but so far they have been rejected or not considered?

If such changes to this question are not made, it will simply be a gift to the Insurance Industry as they will have the upper hand and can simply define what they consider to be a HIP Roof by using their own definitions and measurement instructions for "total roof system perimeter" and "other roof shapes or non-hip features" ! This has happened in the past and will continue to happen in the future if this question is not revised and clarified!

The OIR must provide or adopt a standard and clear definition and standard measurement instructions for the two factors that are used to determine if a HIP Roof exists, or if the Roof is at least a 90% HIP Roof! The allowed 10% or less "other roof shapes or non-hip features" can be verified by pictures and can be features such as Dormers or similar Dutch HIP roof Dormers located above the lower roof line, or other partial Gable roof due to a split or offset roof design that leaves a small part of the HIP roof perimeter exposed that resembles a Gable roof! These other roof shapes have been endorsed and pointed out by the various ABA and OIR Studies and Reports, but so far they have not been incorporated in the 1802 Form or defined for uniform measurement! The proposed measurement of these "other roof shapes" by measuring the horizontal portion of the feature along the roof line or directly under the feature seems to be the best and most accurate way to measure these "other roof shapes"! The measurement of any partial Gable roof section, due to a split roof design, should likewise be measured along the horizontal section that is level with the lower roof line, but not over the HIP roof! The other factor for this question or "Total roof system perimeter" should also be defined or clarified to state that it is the total length of the roof perimeter including any overhang from the Building Wall, as most official documents such as surveys only give the wall perimeter measurements!

The above question or question 5 must be discussed at the hearing and revised to make this 1802 update exercise a success, as otherwise it will be a failure in my opinion!

There are other Draft 1802 minor corrections needed due to errors and formatting, but I will wait to see the results of the hearing and any additional changes before I comment on any other changes needed!

Thank you very much for your consideration of the above, and if there are any questions please contact me by email or phone at 407-376-9896.

Mitchell Martin
Interested Party

From: [Cindy Walden](#)

Sent: Tuesday, September 06, 2011 8:48 AM

Subject: FW: notice or 20 Sep 11 Hearing

Attached is a DRAFT 1802 form that will be discussed at the September 20th hearing. If you would, please make any changes that you feel are applicable to the respective forms and be prepared to discuss at the hearing.

Cindy Walden
Government Analyst I
Office of Insurance Regulation
Property & Casualty Product Review
(850) 413-2616 (Phone)
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Cindy.Walden@flor.com

From: Cindy Walden

Sent: Thursday, August 25, 2011 9:15 AM

Subject: FW: notice

Attached is a copy of the Notice of Proposed Rule Development regarding 69O-170.0155 that was submitted for publication in the FAW. A copy of the proposed form will be forthcoming.

DATE and TIME : September 20, 2011 commencing at 9:30 a.m.

PLACE : Room 116, Larson Building, 200 East Gaines Street, Tallahassee, FL

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The following comments explain the reason or rationale for proposed changes to the 1802 Form Attached

Questions:

1. **Building Code-** Selection C for this question needs to emphasize that this selection (Built prior to the 2001 Florida Building Code) will result in higher discounts, provided mitigating factors exist for other questions! This selection or C should actually be at the top as it provides a higher discount or credit!

3, 4, and 7.**Roof Deck Attachment and other Similar Questions-** “weakest” should be in caps and be explained or show which letter is the weakest or where the weakest selection starts and increases to!

5. **Roof Geometry-** This is the most important question on the Inspection Form as a hip roof answer or determination will provide the most discounts or relief to policy holders. Hip roof detailed definition and measurement instructions must be included on the Form (as proposed) to ensure they are measured correctly by an Inspector and to make sure Insurers do not substitute their own definitions and measurement instructions for other roof shapes or features, and the total roof system perimeter! The proposed changes(on the Form) will also allow the Homeowner to conduct or verify the answer selected for this question! If this is not included on the Form or on a separate Glossary sheet, your efforts to revise the Form will result in a failure as it will simply be manipulated or interrupted by Insurers to their advantage as before! The Geodesic Dome roof should be granted or shown as a Hip roof equivalent, if data can be located to justify the classification! The 10% factor was apparently selected as it was used in the ARA studies as a cutoff point where a hip roof could still be reasonably classified as a hip roof! It should not be changed as some have suggested! The semi-colon should be removed as indicated in red.

The picture below shows an example of a Hip roof with a section of the roof split or offset so that a portion of the roof appears to be a partial gable roof end! As suggested, this non-hip or partial gable roof end section should be measured horizontally along the lower hip roof line perimeter from the lower right hip section roof line to the left hip roof lower line, including the chimney or possibly not. The portion of the gable roof end that is over or overlaps the right hip roof section should not be included in the non-hip perimeter measurement, as it is not part of the Home perimeter and would distort the size of the non-hip roof section. All other sides of the roof are pure hip, and this partially exposed gable roof end would be less than 10% if measured correctly or only along the roof perimeter! This type of roof design is very prevalent in Florida, and such Homeowners should not be excluded from the Hip roof classification, simply due to no measurement instructions or subjective classifications or decisions by Insurers or Inspectors!



Footnote for all pages except the first: The requirement and effort to keep the Form and Verification Inspection Valid for 5 years, so that it can be used if the Insurer changes is a valid and needed effort to keep the expense to Homeowners down as they do not have the resources available to Insurers! The Insurer can always question specific data used to complete the Inspection, but they seem to want the right to reject the entire inspection report at any point in time after it is completed and to require the Homeowner to pay for a complete new Inspection (unless you accept their hired and paid for Inspectors)! They do not deserve this right as it is unneeded and it would only be used to invalidate inspections previously approved, which would have to be paid for by the Homeowner! The rule is a good and fair solution to prevent such adverse actions by Insurers! There is a problem with the wording, as the 5 years should apply to both the Inspection and Form! If any material or significant change is shown to occur to either the 1802 Form (a major revision) or the Home's structure, then of course the 5 year rule would not apply if evidence is presented to show why not!

Underlining on last page: This warning language should not be underlined, as it is annoying and distracting to read!

Formatting Problems or Errors: Some questions or parts of questions run on into the following page? None of the questions and their answers should be split between pages! The Font size should be changed and material or questions should be moved to achieve this result! I attempted to do this, but was not successful! I'm sure a good typist could do it! Also, after converting the Word to a PDF file, formatting will change and footnotes will print correctly!

Again, it should be recognized that question 5, Roof Geometry, is the most critical question asked and should be changed so that anyone or any interested party can easily measure and verify the answer!

Mitchell Martin
Interested Party

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date:		
Owner Information		
Owner Name:		Contact Person:
Address:		Home Phone:
City:	Zip:	Work Phone:
County:		Cell Phone:
Insurance Company:		Policy #:
Year of Home:	# of Stories:	Email:

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 2 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?

- A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
- B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
- C. Built prior to the 2001 Florida Building Code (FBC), or does not meet the requirements of Answer "A" or "B", or date of construction is unknown or unavailable or non-verifiable

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____/____/____	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

3. **Roof Deck Attachment:** What is the **WEAKEST (A is weakest)** form of roof deck attachment?

- A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter by staples or 6d nails **-OR-** Batten decking supporting wood shakes/shingles.
- B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails (10d if plywood is placed over batten decking) spaced 6" along the edge and 12" in the field.
- C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common nails (10d if plywood is placed over batten decking) spaced 6" along the edge and 6" in the field **-OR-** Dimensional lumber/Tongue & Groove decking attached to the roof truss/rafter (spaced a maximum of 24" o.c.) with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 5" in width).
- D. Reinforced Concrete Roof Deck.

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- E. Other: _____
- F. Unknown or unidentified.
- G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST (A is weakest)** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
 - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
 - Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps

Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
 - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or unidentified
- H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes **or features** greater than 10% of the total roof system perimeter. **Other roof shapes or non-hip features can be Dormers/Dutch hip roof Dormers (normally with triangular shaped Gable ends) above the hip roof perimeter line, or partial Gable roof ends due to split or offset roof sections. These non-hip features are measured along their lower horizontal edge if above the hip roof perimeter line, or along the hip roof perimeter if a partial Gable roof end is exposed due to a split or offset roof section. The total roof system perimeter includes any roof perimeter overhang and will be greater than the perimeter wall measurement used on official home surveys or plats. Geodesic Dome roofs may also qualify as Hip roof equivalent, if certified to be just as or more effective in high winds or hurricanes.**

Total length of non-hip features: _____ feet ÷ Total roof system perimeter: _____ feet

- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

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- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SRD barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- B. No SWR.
- C. Unknown or undetermined.

7. **Opening Protection:** What is the **WEAKEST** (A is strongest) form of wind borne debris protection installed on the structure? Use the chart to determine the weakest form of protection for each category of opening. Check only one answer below (“A” thru “F”) based upon the lowest form of opening protection for all glazed openings, unless both glazed and non-glazed openings have an equal weakest form of protection.

DRAFT

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Windborne Debris Protection Level Chart Place only one "X" in each column to identify the weakest form of protection for each opening type.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows & doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows & doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.4 of the FBC 2007						
D	Non Glazed Entry Doors and Garage Doors that are FBC windload-rated						
E	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
F	No Windborne Debris Protection						

A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)

- A.1 All Exterior Openings
- A.2 All Glazed Openings

Are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact":

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)

- B.1 All Exterior Openings
- B.2 All Glazed Openings

Are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact":

- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.)
- SSTD 12 (Large Missile – 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)

C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2004 with 2006 supplements

- C.1 All Exterior Openings
- C.2 All Glazed Openings

Are covered with plywood/OSB meeting the requirements of Table 1609.1.4 of the FBC 2007

D. Non Glazed Entry Doors and Garage Doors that are FBC windload-rated

- D.1 All non-glazed garage doors
- D.2 All other non-glazed exterior doors

Meet the requirements for wind pressure under any of Florida Building Code TAS 202, Miami-Dade PA 202, ASTM E 330, or ANSI/DASMA 108.

E. Exterior Opening Protection (unverified shutter systems with no documentation)

- E.1 All Exterior Openings
- E.2 All Glazed Openings

Are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer A or B with no documentation of compliance.

F. None or Some Glazed Openings

Inspectors Initials _____ Property Address _____

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- F.1 At least one glazed exterior opening does not have wind-borne debris protection.
- F.2 No glazed exterior openings have wind-borne debris protection.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name:	License Type:	License or Certificate #:
Inspection Company:	Phone:	

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, _____ am a qualified inspector and I personally performed the inspection or (*licensed (print name) contractors and professional engineers only*) I had my employee (_____) perform the inspection (print name of inspector) and I agree to be responsible for his/her work.

Qualified Inspector Signature: _____ Date: _____

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ Date: _____

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials _____ Property Address _____

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