

**From:** [Michael Milnes](#)  
**To:** [Cindy Walden](#)  
**Subject:** FW: Proposed Mitigation Form  
**Date:** Monday, June 20, 2011 2:27:06 PM  
**Attachments:** [Mit Form Review-1.pdf](#)

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FYI

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**From:** Steve Korducki [mailto:skorducki@ssic-insco.com]  
**Sent:** Monday, June 20, 2011 9:53 AM  
**To:** Michael Milnes  
**Subject:** Proposed Mitigation Form

Michael

Attached is a letter that we received from an engineer concerning the proposed modifications to the wind mitigation form.

I am concerned that some of the changes will result in carriers giving credits that are not warranted by the reduction in risk.

We will give direct premium credit and not receive a corresponding reduction in reinsurance costs as the reinsurance markets will quickly ascertain that there may not be a strong correlation between credit given and reduction in risk.

We paid to have an engineer who has been very involved in the wind mitigation initiatives in the state review the proposed forms and offer his comments.

I am submitting those to you for your consideration.

I would be pleased to discuss at your convenience. These were also submitted to the Florida Insurance Council.

Sincerely,

Stephen Korducki  
President  
Sunshine State Insurance Company  
(904) 584 – 1024 ext. 105