

End-of-Horn, Lacy

From: bplowe1534 <[REDACTED]>
Sent: Thursday, September 01, 2016 6:29 PM
To: Rate Hearings; Ben Lowe; Ben Lowe
Subject: Proposed rate increase

Good afternoon,

I would like to ask you in the strongest possible terms NOT to grant Citizens their proposed rate hike. While there may be some abuses in excessive and invalid claims for water damage that have cut into Citizens' bottom line, this is part and parcel of the insurance industry, and in this case, I believe it is exaggerated.

I had what I believe was a legitimate water claim based on a faulty pipe that broke in my bathroom. I didn't try to scam anyone. I called a company that helped identify the problem and had it immediately fixed so as not to cause further damage. Since this was not a longstanding problem that I left unaddressed, and due to other factors, I believe it was a legitimate claim. Citizens, however, rejected it. I was not happy, considering the expensive annual premiums I pay for protection from this kind of damage. And now Citizens wants even more?! And for what? If they rejected my legitimate claim, I doubt seriously that they are losing a lot of money by having to accept fraudulent ones through scams.

Unfortunately, the media has bought into this narrative that is being perpetrated by insurance companies, like Citizens, who are already so wealthy and needlessly buying reinsurance. When this fact came out and Citizens got egg on its proverbial face, they invented this new narrative. Instead of questioning it, however, officials and the media are only considering whether it is enough to allow a huge rate hike. But Citizens' claim SHOULD be questioned. I am proof that it is NOT true, and I doubt I am alone. Yes, maybe they are getting all of these claims for water damage, but I doubt seriously whether they are accepting and paying out on many of them.

For all of these reasons, I beg you NOT to grant Citizens its proposed rate hike. This company and its greed are killing us and making affordable home ownership in south Florida almost impossible.

Thank you for your consideration.

Sincerely,

Ben Lowe

[REDACTED]
Boynton Beach, FL 33435

End-of-Horn, Lacy

From: Chris Bromfield [REDACTED] >
Sent: Thursday, September 01, 2016 3:39 PM
To: Rate Hearings
Subject: Citizens

Citizens must contain the fraudulent water claim issue in south Florida. Competent management would have addressed this problem long before coming to its policy holders for yet another rate increase. Enough!

Thank you for listening,

Chris Bromfield
Boca Raton, Fl

End-of-Horn, Lacy

From: Frederick Horenburger [REDACTED] >
Sent: Thursday, September 01, 2016 11:13 AM
To: Rate Hearings
Subject: Citizens Insurance Rates

I have had windstorm insurance with Citizens since 2007 when my rates were \$3,735 per year. This year my bill was \$5,815 while the average cost per policyholder is being quoted at \$2,668/year for multi-peril policies. Remember this does not include insurance for fire and theft...another \$2,000+/- . So my total insurance costs are close to \$8,000/yer.

I have a small wood frame home in Palm Beach County (less than 2000 sf living area) that was built in 1930 of Dade County pine... one of the hardest woods that is no longer available. It is located east of I-95 so my options for coverage with a reputable, well-capitalized insurance provider are VERY limited.

I have shutters for all of my windows and front door to the main house (a covered enclosed front entry porch is not shuttered)...there is an issue with covering my back door so it is the only opening NOT with a shutter....how else would we exit our home? Even if my house was totally shuttered, I would save less than \$1,000/year.

I have a one car garage and a small guest room with bath that is separated from the house and IS NOT COVERED BY CITIZENS for windstorm as at some point over the last 7 years they eliminated coverage for dwellings not attached to the main house...so if it gets blown away....I lose.

It appears that Citizens provides multi-peril coverage to many customers since the newspaper is full of stories about abuse by those claiming water damage from leaky pipes, etc....NOT HURRICANE RELATED DAMAGES!

Why should those policyholders with ONLY windstorm insurance be penalized by having to pay for the costs of these claims through higher premiums? Of course, you could say that those people paying for multi-perils would have the burden of paying higher premiums in the event of a hurricane also, but I'm assuming they have windstorm as part of their coverage.

Seems to me there should be some way to segregate the coverages to eliminate the need to increase rates for those with windstorm only.

I would also like to know why those in areas prone to hurricanes periodically pay SO MUCH MORE than homeowners in the rest of the country where they are also susceptible to unusual natural disasters (excluding earthquake insurance in CA)...what about all of the flooding, annual tornado activity, etc.? There are also fault lines all over the country (not just in California) and I'll bet damage from an earthquake in KY would be covered without HUGE premiums being paid.

Bottom line...something is really not kosher with this whole insurance situation...

Leslie Horenburger

End-of-Horn, Lacy

From: [REDACTED]
Sent: Thursday, September 01, 2016 7:11 AM
To: Rate Hearings
Subject: Citizens

No hurricanes in 10 years and insurance companies want increases at many times the rate of inflation. Unfortunately, our state government favors the wants of businesses, especially the insurance industry, over the needs of ordinary citizens.

My income isn't keeping up with inflation, please reject these requests.

Ed Burns

End-of-Horn, Lacy

From: amdevine <[REDACTED]>
Sent: Wednesday, August 31, 2016 8:53 PM
To: Rate Hearings
Subject: Citizen's

We bought a modest home in a modest neighborhood hoping to stay inside our modest housing budget. We have NEVER made a claim of any kind, not even for the 2004/2005 extravaganza of storms. In the past 14 years of ownership, we have rewired and upgraded the electrical system and completely repaired and reshingled our tongue-in-groove roof and replaced our flat roof. We have installed hurricane-impact windows and doors. We have prepared and hardened our home against wind and water in the form of weather, as recommended and required. Our insurance threatens to become rapidly unaffordable anyway.

We can not afford to pay required wind insurance that has risen more than 300% in the past five years already if it is going to continue at even 10% every year from now on... We are not satisfied that the insurance companies, brought in to take customers out of the Citizen's pool, meet minimum standards for pay-out to claimants in the event of even a mild hurricane and so, have not allowed a switch away from Citizen's. Further, some of these newer companies requested a large rate increase anyway while paying themselves generously. Fortunately, they have withdrawn this request, presumably from the shame of having it called out.

From this perspective, Citizen's seems to be run for the benefit of those running it, their colleagues in the new insurance companies formed in Florida and their cronies in the islands. As captive mortgage holders, we do not perceive that the company is necessarily looking out for us and we hope the Office of Insurance Regulation will watch out for the citizens and the investments it was formed to protect. Please deny or drastically reduce the requested rate increase.

Anne Devine
[REDACTED]

End-of-Horn, Lacy

From: Barbara <[REDACTED]>
Sent: Wednesday, August 31, 2016 6:08 PM
To: Rate Hearings
Subject: Citizens

Having just read the editorial in today's Palm Beach Post I am slightly moderating my criticism of Citizens' inability to evaluate claims. Although they are guilty of faulty payments and in so doing not serving their customers, it is once again our political system which is enabling scrupulous contractors and lawyers to scam the system.

NO INSURANCE RATE HIKES. Force this industry to effect the changes necessary in our legislative system to provide the reasonably priced insurance we deserve.

Barbara Prine

Sent from my iPad

End-of-Horn, Lacy

From: Barbara <[REDACTED]>
Sent: Wednesday, August 31, 2016 1:33 PM
To: Rate Hearings
Subject: Citizens

I have followed with interest the requests and then retractions for rate increases in Florida. The obvious conclusion, especially in the case of Heritage, can be only that these companies are determined to raise rates despite their costs. Their service to consumers, their customers, is not part of the calculation when requesting these increases. The only goal is to increase their bottom line. Since they are in business to make money, this is a reasonable position, however gouging the public cannot be tolerated in this vital service.

As a customer of Citizens, I am particularly annoyed by their claim that rates in Palm Beach County need to be raised because of bogus plumbing claims elsewhere. Is it not their job to assure that a policy written to cover "wind" should not cover miscellaneous home repairs? They are demonstrating incompetence of the highest order if they cannot even evaluate the validity of a claim and then expecting other policyholders to shoulder the burden.

With a ten-year war chest in their possession, no rate increases are appropriate for Palm Beach County.

Barbara Prine

Sent from my iPad

End-of-Horn, Lacy

From: [REDACTED]
Sent: Wednesday, August 31, 2016 1:24 PM
To: Rate Hearings
Subject: Citizens rate increases

It is hard enough for people to pay homeowners insurance with all the increases being added year after year. Several times in the past we have considered dropping hurricane insurance. I know a lot of people who did just that. It is amazing how much CEO's make and the profits the insurance co. have. The average person doesn't stand a chance of trying to make ends meet.. Sue Loriol

End-of-Horn, Lacy

From: Mellie Lewis <[REDACTED]>
Sent: Wednesday, August 31, 2016 11:41 AM
To: Rate Hearings
Subject: Citizens

Members of the Florida Insurance Commission,

We are asking that you deny the proposed Citizens rate hike increase. As the regulators of insurance companies it is your responsibility to ensure Florida residents are not overcharged for their insurance or that you make decisions to benefit the companies over Florida residents.

Citizens Insurance Company is requesting a 9 percent rate hike for residents in Palm Beach County, which is preposterous. Citizens has a surplus of \$7 Billion in surplus it could use to pay for the "water damage claims" they are reporting. Also, since Florida has not been hit by a hurricane in over a decade Citizens has funds there they can allocate to pay for "water damage claims."

Charles Glenn Lewis
Armella Lewis

[REDACTED]
Singer Island, Fl. 33404

End-of-Horn, Lacy

From: Jane Smith [REDACTED]
Sent: Tuesday, August 30, 2016 8:47 PM
To: Rate Hearings
Subject: Citizens

To whom it may concern:

I thank you for this opportunity to comment.

Please do NOT give Citizens Property Insurance a rate increase. We have not had a hurricane hit the state in more than 10 years. Citizens mismanages the money that it takes from us rate-payers who have no choice but to get coverage from it. That it is buying reinsurance at hefty fees just galls me.

Sincerely,

Jane V. Smith
Lake Worth

End-of-Horn, Lacy

From: Juliette [REDACTED]
Sent: Tuesday, August 30, 2016 9:53 AM
To: Rate Hearings
Subject: Citizens

Dear Regulators,
I am so thankful to have the opportunity to respond to the article in the Palm Beach Post.
I almost fear the word "citizens" even when it is not referring to Citizens, the insurance company!

To me it seems that we are taxed, rates increased, but the individual in most cases does not have an increase in their income.

I did not ask to have Citizens as my insurer, but was put in it by my insurer at the time. It did not seem to be a bad idea since it would be state regulated. All these many years later, every time I see and read another article I just cringe. I do hope that when all of the talk is being done, and ideas presented, the senior citizen (there is that word!) will be thought about. Many came to Florida to enjoy the weather, beaches and reasonable shopping experience. We know that services increase but I think that Citizens is asking too much of an increase and too often! Why does Palm Beach County always have to be the one to go after. We are all not wealthy..for instance, my annual income does not increase as your rates go up!

Just wonder whether or not the top employees continue to get their salary increased...are there bonuses offered for the "little man" to pay?

Please do not give the green light on an increase!

Sincerely, Juliette Browne, West Palm Beach, Florida

End-of-Horn, Lacy

From: Juliette [REDACTED] >
Sent: Tuesday, August 30, 2016 9:53 AM
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Please do not give the green light on an increase!

Sincerely, Juliette Browne, West Palm Beach, Florida

End-of-Horn, Lacy

From: [REDACTED]
Sent: Monday, August 29, 2016 5:50 PM
To: Rate Hearings
Subject: Citizens

Citizens does not need or deserve a rate increase.

This is Rick Scott's cronyism and I believe there is the risk of a full scale rebellion on the part of the homeowners/taxpayers/voters if any increase of any amount is granted.

Trim the fat cat payroll and other expenses. Conserve, just like the rest of of have to do.

Thank you.

End-of-Horn, Lacy

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End-of-Horn, Lacy

From: Barbara Nickels <[REDACTED]>
Sent: Monday, August 29, 2016 5:09 PM
To: Rate Hearings
Subject: Citizens rate hike

The proposed rate hike by citizens needs to be stopped in its tracks. I am confounded already by citizens rates that have gone from 2500.00 to 6500.00 annually in the 15 or so years we have been forced to use them without ever having had a claim. I am flabbergasted by the fact that they claim the average rate in Palm Beach County is about 2600.00, I would happily pay that amount! My home appraises at around the median property value for the county at 380,000.00 and I have never had a penny discount for any mitigations. 3 years from now my income will be from social security and all I can hope for is that we are able to pay off the house so we can drop our windstorm protection so we can afford to continue living here.

Rick Nickels
[REDACTED]

End-of-Horn, Lacy

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Sent: Monday, August 29, 2016 5:09 PM
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Rick Nickels
[REDACTED]

End-of-Horn, Lacy

From: Susan Costello <[REDACTED]>
Sent: Monday, August 29, 2016 3:02 PM
To: Rate Hearings
Subject: Citizens

Greetings Insurance Regulators-

Thank you for affording me an opportunity to comment on Citizens' proposed rate increase.

I reside in a modest 3 BR, 2 BA home built in 1924 in Lake Worth, Palm Beach County, that has withstood almost a century of the worst storms Mother Nature could throw at it. I have worked assiduously to maintain and upgrade my home since I purchased it in 2012.

I am retired and consider myself lucky to have never made any kind of property insurance claim in my life.

I pay exorbitant annual premiums to Citizens for inadequate coverage:

2012 \$8427

2013 \$8727

2014 \$9,801

2015 \$9,909

2016 \$11,106

Not only do my premiums keep going up, my coverage gets worse and worse. As one example, when

I started with Citizens in 2012 I had \$40,000 in other structure coverage. After constantly lowering

the value, this year Citizens unilaterally reduced my coverage to \$6,000, making certain that my

detached garage [first among my other structures] has no meaningful insurance coverage. I have

never been able to acquire sufficient contents or liability insurance from Citizens. As the owner of a

swimming pool, I find the \$100,000 liability coverage cap Citizen's has to be woefully and dangerously inadequate. As a result I am forced to purchase unregulated gap insurance and an umbrella policy elsewhere at great cost.

I am not a contributor to what Citizen's thinks is fraudulent water damage claims and believe strongly that Citizen's needs to work harder at fraud elimination and prosecution. Raising my rates is not the way to solve this problem. Perhaps a fraction of the money Citizen's spends on foreign reinsurance, executive salaries, take-outs, and other business expenses could be applied to eliminating insurance fraud.

I am retired and living on a fixed income. I am close to the tipping point where I will no longer be able to afford egregious Florida property insurance. Please do not let Citizens raise my rates any higher.

Thank you for your consideration,
Susan Costello


Lake Worth, FL 33460

End-of-Horn, Lacy

From: Susan Costello <[REDACTED]>
Sent: Monday, August 29, 2016 3:02 PM
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Thank you for your consideration,
Susan Costello


Lake Worth, FL 33460

End-of-Horn, Lacy

From: [REDACTED]
Sent: Monday, August 29, 2016 2:12 PM
To: Rate Hearings
Subject: Citizens

Gentlemen:

It is so encouraging to read the Palm Beach Post article this morning and realize that progress is being made against these proposed rate hikes. I had all but given up hope that the regulators were even concerned about the rate hikes let alone become active in fighting them. Heritage's application, knowing

full well the facts, should throw that CEO into jail.

Please keep up the good work and fight to shut down these unjustified rate applications.

Thank you for your efforts. Sincerely,

Harry P. Fair

Harry Fair-A Sole Proprietorship

"addressing & mailing systems & supplies"

10006 Diamond Lake Dr

Boynton Beach, FL 33437-5531

[REDACTED]
Authorized dealer for: Xante - Asmarc (Accufast) - Satori - Datatech (SmartAddresser & Accuzip 6)

End-of-Horn, Lacy

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[REDACTED]
Authorized dealer for: Xante - Asmarc (Accufast) - Satori - Datatech (SmartAddresser & Accuzip 6)

End-of-Horn, Lacy

From: Alfred Foreman <[REDACTED]>
Sent: Monday, August 29, 2016 12:14 PM
To: Rate Hearings
Subject: Citizens

Citizens Insurance has billions in reserve and their CEO is overpaid. I. See no reason for a raise.
A. Foreman a PBC resident

Sent from my iPad

End-of-Horn, Lacy

From: Alfred Foreman <[REDACTED]>
Sent: Monday, August 29, 2016 12:14 PM
To: Rate Hearings
Subject: Citizens

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A. Foreman a PBC resident

Sent from my iPad

End-of-Horn, Lacy

From: Brent Thomasson <[REDACTED]>
Sent: Monday, August 29, 2016 10:20 AM
To: Rate Hearings
Subject: Citizens

I live in Wellington fl for 30 yrs and never have had a claim!!! I think it is outrageous that u are considering another rate hike! While corporate gets rich!!!!

Sent from my iPhone

End-of-Horn, Lacy

From: Kevin Mackey <[REDACTED]>
Sent: Monday, August 29, 2016 9:46 AM
To: Rate Hearings
Subject: Citizens rate hike - dissapprove

There has not been major hurricane hitting Florida in some time, therefore allowing a large surplus of funds to be attainable by Citizens in the case of any damage claims that may arise through a storm hitting Florida in the future. In addition, Citizens has pushed customers off their Citizens policies to competitive polices insuring a lot less than in previous years reducing Citizens liability by a large margin.

Based on these two simple facts how can Citizens justify an 8% rate hike?

The state of Florida today has some of the most expensive homeowners policies in the United States.

Does one have to remind you that Florida has a large population of seniors on fixed incomes and small incremental increases in anything have a larger toll on them as opposed to those in the working environment.

Citizens has no reason to raise rates due to the facts mentioned, especially since Citizens is a state run insurance provider!

Sincerely
Kevin Mackey
[REDACTED]

Boynton Beach FL 33436

Sent from my iPad

End-of-Horn, Lacy

From: Larry Gomez <[REDACTED]>
Sent: Monday, August 29, 2016 9:02 AM
To: Rate Hearings
Subject: Citizen's

Sir:

We are tired of the greed exhibited by insurance and the big drug companies on so many of us hard working and retired Americans that have been paying their fair share for years. You need to stop the greed, reduce the bloated salary increases, and instead of making excuses and false claims, simply "do the right thing." Just as Citizen's blames trumped-up and overpriced water damage repairs, we can say the same thing for Citizen's trumped up claim for a rate hike after years of hurricane free seasons. If you suspect fraud in your water damage claims, then do your own due diligence to clean up and tighten your claims review processes to prevent them. Maybe it's time to rid yourself of some of those high paid executives that oversee the faulty claims processing and publish the names of any individuals found to be submitting a false claim or company charging for an over-priced repair with their addresses in the PB Post for all of us to see who is to blame for the "alleged" claims abuse.

Larry Gomez

End-of-Horn, Lacy

From: Vicky Mack <[REDACTED]>
Sent: Monday, August 29, 2016 8:52 AM
To: Rate Hearings
Subject: Citizens

The claims of water damage must be TRULY outrageous, especially when compared to **floods** in several parts of the country that have washed away homes, cars, businesses, and roads. Also the west has been plagued by **fires** that have burned away thousands of homes. **Tornados** in the Midwest have caused extreme destruction. And Citizens and other insurance companies compare all of that to Florida's excessive claims of water damage? What is most suspicious is the fact that the CEO's pay nearly quadrupled. If the companies' reinsurance is continually increasing, perhaps the extra \$\$ from rate increases in the past that now line his pockets should be banked, rather than asking homeowners to pay outrageous premiums, especially in light of the fact that this state has had no horrible disasters in 10 years.

NO for premium increases.

Victoria Mack

End-of-Horn, Lacy

From: Elaine Pasquariello <[REDACTED]>
Sent: Monday, August 29, 2016 8:39 AM
To: Rate Hearings
Subject: Citizens Rate Hike request

The rates are ridiculously high now. The company should be well funded for any future hurricanes. Are CEOs and top management being paid excessive salaries/bonuses that we are paying for? Stop the madness!

Ronald and Elaine Pasquariello
Palm Beach Cty

End-of-Horn, Lacy

From: Sandy Rosen <[REDACTED]>
Sent: Monday, August 29, 2016 7:56 AM
To: Rate Hearings
Subject: Citizens

I object to the proposed rate increases by Citizens on the grounds that the rate increase is unfounded and unnecessary. Claims should be managed and settled in a reasonable manner and not expensively litigated as is frequently the case.\

Thank you.

Regards,
Sandy Rosen

End-of-Horn, Lacy

From: Steve Ryland <[REDACTED]>
Sent: Monday, August 29, 2016 7:09 AM
To: Rate Hearings
Subject: Comment on proposed Citizens rate hike

Please, please deny Citizen's request for a rate hike - \$7,000,000,000 in reserves is enough, the citizens of Florida cannot continue to get "held up" every year by fear mongering insurance companies or they will flee the state. And while you're at it I suggest you scrutinize the off shore re-insurance companies that citizens is buying through to see whom is profiting from that, I'll bet you'll find a link the will make the citizens of Florida sick. Yes, my wife and I own citizens policies on two properties & no, we can't take it anymore. Tell citizens to pay the claims, that's what insurance is for.

Stephen Ryland
Citizen, Tax Payor & Voter in every election

Sent from my iPad

End-of-Horn, Lacy

From: shirley sladko <[REDACTED]>
Sent: Monday, August 29, 2016 6:12 AM
To: Rate Hearings
Subject: Rate hikes

I CAN'T wait to move out of Palm beach county by the end of the year, to another more northern fla county, after 50 years here, where it is more affordable

End-of-Horn, Lacy

From: RoseG <[REDACTED]>
Sent: Wednesday, August 24, 2016 5:07 PM
To: Rate Hearings
Subject: Citizens Rate Hike

Please deny Citizens Rate Hike. Its already expensive to live in Florida because of insurance reasons, no one can afford another Citizens Rate Hike. We would like to keep a roof over our head and be able to afford food/clothing!

Thanks!

Rose

End-of-Horn, Lacy

From: [REDACTED]
Sent: Tuesday, August 23, 2016 4:03 PM
To: Rate Hearings
Subject: Fwd: CITIZENS

Elizabeth L. Hubs [REDACTED]
Jupiter FL 33478

From: [REDACTED]
To: RateHearings@flor.com
Sent: 8/23/2016 3:59:39 P.M. Eastern Daylight Time
Subj: CITIZENS

Insurance Board:

I am pleading that you deny Citizens proposed rate hike.
I am an 82 year old widow on Social Security, and am forced to raid my and my deceased husband's savings in order to make the payments on my Citizens bill.

My Annual bill on my 40-year-old house is **\$4,213.00.**

I am forced to stay with Citizens because no else will insure my home for any lesser amount.

Please **do not** make my life more difficult to sustain by approving a rate increaae. Please deny the rate increase!

Elizabeth L. Hubs
[REDACTED]
Jupiter FL 33478 *Telephone:*
[REDACTED]
Beth

End-of-Horn, Lacy

From: Sally Johnson <[REDACTED]>
Sent: Tuesday, August 23, 2016 3:21 PM
To: Rate Hearings
Subject: Citizens

I am asking that you deny Citizen's proposed rate hikes. A rate hike benefits the company not the residents. It is your job to ensure that we are not overcharged !

Respectfully submitted,

Sally Johnson
Citizen Policy holder

End-of-Horn, Lacy

From: Mike Banim <[REDACTED]>
Sent: Monday, August 22, 2016 6:13 AM
To: Rate Hearings
Subject: "I am asking that you deny them their proposed rate hike increase"

To whom it may concern,

It seems that regulators and legislators constantly accept very uninformed proposals for when-ever rate increases are proposed. I have been a home owner in Florida for more than forty years. Even with minor claims (under a few thousand dollars,over 40 years) I have had to fight for an eternity to receive a claim payment. Companies like Citizens, who truly were created as an insurance provider of last resort, continually forget for most south Florida residents, THEY ARE OUR LAST RESORT!

I live on a very meager fixed income. As soon as the economy improved (slightly) everybody, such as city & county property tax, FPL, and now Citizens claim they need to raise rates ! I have to struggle every day to balance what I live on, why should any public service company or provider be any different...

PLEASE THINK SERIOUSLY ABOUT THIS PROPOSAL !

Thank you,

M Banim

End-of-Horn, Lacy

From: [REDACTED]
Sent: Sunday, August 21, 2016 3:08 PM
To: Rate Hearings
Subject: Citizens

Our Florida home is valued at app. \$250,000. We pay a Citizens bill of \$3,700 per year. We have tried to save money but this amount is after adding hurricane-proof windows and garage door.

The state started this and now it seems we have no voice. Please deny this rate increase. Ron and Karen White

End-of-Horn, Lacy

From: [REDACTED]
Sent: Sunday, August 21, 2016 2:02 PM
To: Rate Hearings
Subject: Citizens proposed rate hike

I am a resident of Palm Beach County, and am dismayed to hear that Citizens is planning a 9% rate hike, despite no hurricanes in more than 10 years.

The rates should be going down rather than up. These rates were increased drastically after the hurricanes and should now be going back down since there have been no hurricanes since. These high rates make it difficult to get by for many south Florida homeowners.

Thank you.

End-of-Horn, Lacy

From: Frankie Land <[REDACTED]>
Sent: Thursday, August 18, 2016 6:57 PM
To: Rate Hearings
Subject: Insurance rates

Really what is people to do .. Insurance company keep raising rate , for no reason.. Yes we live in Florida but that no reason to raise the rates you knew we lived in Florida when you sold us insurance...

[Sent from Yahoo Mail for iPhone](#)

End-of-Horn, Lacy

From: gary maddox <[REDACTED]>
Sent: Thursday, August 18, 2016 6:46 PM
To: Rate Hearings
Subject: citizens

I am writing to ask you to put a end to the out of control rate increases. As a Palm Beach County resident who lived here for 35 yrs I can no longer afford to stay here. Please vote no.

Gary Maddox
[REDACTED]

N.P.B. Fl 33408

End-of-Horn, Lacy

From: Patricia Williamson <[REDACTED]>
Sent: Thursday, August 18, 2016 1:19 PM
To: Rate Hearings
Subject: Citizens

Dear Committee,

I'm asking that you deny Citizens Insurance any rate increase. I bought my home 19 years ago and have never filed a claim for insurance. I am struggling to pay the insurance (and tax) increases each year and feel that I'm going to be priced out of home ownership due to these increases.

Please think of the many Florida homeowners, like myself, who take pride in owning their own homes. I think a \$7 billion surplus is adequate enough funds to handle any disaster that may come our way and no increase is necessary.

Thank you for your consideration.

Patricia Williamson
North Palm Beach, FL

End-of-Horn, Lacy

From: [REDACTED]@att.net
Sent: Thursday, August 18, 2016 9:36 AM
To: Rate Hearings
Subject: itizens

Citizens Catastrophe Insurance is an insurance of "last resort". It is meant to do just that, to cover peoples property in which insurance is not feasible in the commercial arena. Do not expect to be profitable. This is not a commercial corporation. Do not increase the rates and make this too , out of reach for your citizens. Maybe a structural change , placing each type of catastrophe in their own rate grouping, would be more just. This would be based on actuarial statistics. Please consider the citizens of the State of Florida above profit.
Dr. Donald W McKinnon, Singer island, fl 33404

End-of-Horn, Lacy

From: bchiet <[REDACTED]>
Sent: Thursday, August 18, 2016 9:10 AM
To: Rate Hearings
Subject: Citizens rate hikes

Please deny the requested 9% rate hike asked for in Palm Beach County by Citizens. I believe that it is excessive and completely unfair to homeowners based on the \$7 billion surplus and no hurricanes for over 10 years.

It is your job to ensure Florida residents are not overcharged for insurance and we already pay the highest rates in the country. Enough is enough!

Sincerely,

Barry & Nora Chiet

[REDACTED]
Boca Raton, FL 33434

Sent from my T-Mobile 4G LTE Device

End-of-Horn, Lacy

From: Thomas Bradford <[REDACTED]>
Sent: Thursday, August 18, 2016 8:24 AM
To: Rate Hearings
Subject: Citizens Rate Increase Request

Dear Sir/Madam:

The average Citizens policyholder should not be required to bear a 9% rate increase (Palm Beach County) simply because Citizens is inept at successfully denying trumped up water damage claims. Most Citizens policy holders have never filed a claim of any kind. Citizens should only be allowed a rate increase following the rate of inflation. Any increase greater than the rate of inflation should be denied.

Respectfully,

Thomas G. Bradford

Sent from my iPad



August 12, 2016

Commissioner David Altmaier
Florida Office of Insurance Regulation
Larson Building
200 E. Gaines Street
Tallahassee, FL 32399

Dear Commissioner Altmaier,

Fair Insurance Rates in Monroe (FIRM) is a non-partisan, not-for-profit consumer organization with over 3,000 members concerned with windstorm and flood insurance issues in the Florida Keys. Our advocacy for lower, affordable windstorm and flood insurance rates for Monroe County has been consistent since our formation in 2006.

Since our inception, FIRM has maintained that rates charged by Citizens Property Insurance Corporation (CPIC) have been excessive. In August of 2006, FIRM, at considerable expense, presented actuarial data contesting CPIC's proposed 52% rate increase actually achieving a 32% reduction in rates. When the legislature proposed an annual increase in CPIC rates of 15%, FIRM lobbied successfully to cap those increase to 10% per year. We do appreciate our relationship with the OIR and the considerations we have been given, as well as the relationship that has developed between FIRM and CPIC, which has come to be one of mutual respect.

Despite FIRM's considerable work over the years, the cumulative effect of that 10% per year on top of a base rate that is among the highest in the state has brought us to the point of economic crisis. In the last ten years Monroe County (with approximately 20,000 total windstorm policies) has contributed over \$600 million in premiums in excess of paid claims. As determined by your office, Monroe County has no viable alternatives to CPIC for windstorm insurance. Without meaningful alternatives to CPIC, your rate review of CPIC's request is critical. FIRM, on behalf of our residents and members, is once again requesting your office deny or delay CPIC's request for further rate increases.

The rationale for our appeal to your office to deny or delay CPIC's request for further rate increases are as follows:

- 1) It is our view that CPIC has ignored the mandate of state law that windstorm insurance be affordable. Indeed, the legislation creating CPIC as the insurer of last resort reads in part as follows:

FAIR INSURANCE RATES IN MONROE

(305) 294-FIRM (3476) - 422 Fleming Street #5 - Key West, FL 33040

www.firmkeys.org [facebook.com/FIRMKeys](https://www.facebook.com/FIRMKeys) firmkeys@gmail.com

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

Commissioner David Altmaier

August 12, 2016

Page 3

actual reduction in current rates, at a minimum a one-year moratorium on rate increases for Monroe County should be imposed. This will provide an opportunity to further refine a viable rate setting model for Monroe County. Please feel free to contact me if you have any questions.

Sincerely,



Mel Montagne, President
Fair Insurance Rates in Monroe

Cc: Heather Carruthers, Mayor Monroe County (electronic)
Holly Raschein, Representative District 126 (electronic)
Dwight Bullard, Senator District 118 (electronic)
Anitere Flores, Senator District 38 (electronic)
FIRM Board of Directors (electronic)

FAIR INSURANCE RATES IN MONROE

(305) 294-FIRM (3476) - 422 Fleming Street #5 - Key West, FL 33040

www.firmkeys.org [facebook.com/FIRMKeys](https://www.facebook.com/FIRMKeys) firmkeys@gmail.com

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ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.**



RECEIVED

AUG 15 2016

Commissioner
Office of Insurance Regulation

Florida House of Representatives

Representative Holly Raschein

District 120

District Office:
99198 Overseas Highway
Suite 10
Key Largo, FL 33037-2437
(305) 453-1202
(305) 453-1204 (fax)

Tallahassee Office:
319 The Capitol
402 South Monroe Street
Tallahassee, FL 32399
(850) 717-5120

Email: Holly.Raschein@myfloridahouse.gov

August 10, 2016

Commissioner David Altmaier
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399

Dear Commissioner Altmaier,

I appreciate the Office of Insurance Regulation's past and continued attention to the plight of property insurance customers in Monroe County, a very unique part of the state when it comes to insurance. As you know, the socioeconomic status of our residents is extremely diverse, with the local workforce living side-by-side with the retirees and seasonal residents who come to the Florida Keys to enjoy our extraordinary natural resources. This creates challenges for the affordability and fairness of insurance rates, as expressed by our grassroots advocacy group, Fair Insurance Rates in Monroe (FIRM) and others.

Historically, the concentrated windstorm risk of Monroe County has limited the availability and affordability of property insurance and Citizens Property Insurance Corporation (Citizens) remains the only insurance option for the vast majority of our residents. We know Citizens' wind rates are required by law to be actuarially sound and driven by hurricane simulation models accepted by the Florida Commission on Hurricane Loss Projection Methodology (Florida Commission), but Citizens also has a legislated mission to provide affordable insurance. The balance is often hard to strike, and has been further complicated by the recent emergence of very different scientific opinions about Monroe County's overall wind risk. Citizens has stated that while some models indicate a continuing need for higher rates, one accepted model now indicates a need for slightly lower rates. Citizens has also acknowledged that the far-flung geography and variability in construction across Monroe create challenges in determining sound rates.

I understand that Citizens has filed recommended rates for 2017 using a methodology agreed to by OIR in recent years, involving the selection of rates from among the indications of multiple models. While I do not dispute the appropriateness of this work, I request your help in two areas.

***Committees: Appropriations Committee, Highway and Waterway Safety Subcommittee,
Regulatory Affairs Committee and Veteran and Military Affairs Subcommittee***

First, delegates from both OIR and Citizens sit on the Florida Commission. The Commission reviews hurricane models every odd year, but also has authority to conduct specific inquiries as directed by the Legislature. I request that you ask the Florida Commission to conduct a study during its 2017 activity cycle of the reasons for and implications of the divergence of hurricane model results in Monroe County among accepted models.

Second, the results of such a study will guide both Citizens and OIR in choosing methodology and models for future rate filings. Given the unresolved disagreement among the existing accepted models and in absence of further clarity, I request that you establish an overall rate pause for Monroe County in 2017. This pause in the rate path for Monroe will enable the Commission to complete its study in a way that will inform and improve Citizens' future recommended rate filings. It will also give our residents a much-needed break from years of rate hikes and the confidence that any future rate changes are fully supported by the scientific and actuarial evidence.

I greatly appreciate your thoughtful consideration of my requests and if I can provide any additional information, please let me know.

Sincerely,

A handwritten signature in black ink, appearing to read "Holly Raschein", with a long horizontal flourish extending to the right.

Holly Raschein
State Representative
District 120

County of Monroe

The Florida Keys



BOARD OF COUNTY COMMISSIONERS

Mayor Heather Carruthers, District 3
Mayor Pro Tem George Neugent, District 2
Danny L. Kolhage, District 1
David Rice, District 4
Sylvia J. Murphy, District

August 12, 2016

Insurance Commissioner David Altmaier
Office of Insurance Regulation
Larson Building
200 E. Gaines Street
Tallahassee, FL 32399

RECEIVED
AUG 15 2016
Commissioner
Office of Insurance Regulation

Dear Commissioner Altmaier,

First, congratulations on your appointment as Florida's Insurance Commissioner. As a member of Fair Insurance Rates in Monroe (FIRM), I got to know your predecessor quite well and was pleased that Mr. McCarty's trusted colleague assumed his role.

We in Monroe County appreciate the openness and attention that the Office of Insurance Regulation has given to the very real concerns of our property owners over the past 10 years. As you know, our community is unique in many ways, from our linear geography to our adherence to strict building codes, from our economically diverse residents to our engaged citizenry. And as OIR has confirmed, Citizens Property Insurance Corporation (CPIC) is the only windstorm option for most of our residents.

Insurance rates are required to be actuarially sound, neither excessive nor inadequate, and not unfairly discriminatory. Further, according to its mission, CPIC rates must be developed with some consideration for their affordability. While annual rate increases have been capped at 10% for the past several years, those increases have compounded and rates are again becoming unaffordable for many of us. With the highest cost of living in the State, a service-industry-driven economy, and our mix of seniors, working families and second-home owners, these increasing windstorm insurance costs create serious challenges for homeowners and renters alike, sometimes forcing those who are the backbone of our community to abandon it.

For over a decade, FIRM has been struggling to reconcile escalating windstorm premiums with what Monroe residents have actually experienced. Long-time residents of the Keys have pointed to the lack of wind claims filed and stories of how effectively we avoided significant wind damage for generations. Over the years, FIRM has shared comparisons of damage from equally strong winds here versus elsewhere in the State, and found that Monroe weathers windstorms fairly well from a claims perspective. FIRM has also provided data regarding Monroe County's building stock, our vulnerability to storm surge (as opposed to wind only), and our 120-mile long coastal territory. CPIC has acknowledged that these factors make setting sound rates in Monroe County difficult, and this year, a distinct divergence among models used to set those rates has emerged.

On behalf of Monroe County, I am making two requests in advance of OIR's August 18th rate hearing. First, we request that the Florida Commission on Hurricane Loss Projection Methodologies study this discrepancy among the respected hurricane models during its 2017 cycle. The divergence in model outputs from highly respected modeling companies is significant, and the FCHLPM has the authority to investigate and the expertise to determine the cause.

Second, we request that an overall pause in rate increases be established until this study is complete. The economic consequences of continued increases are damaging to our economy and to the lives of our residents. This pause will not only benefit Keys families, but will ensure that future rate changes are based on the best data, science and actuarial practices.

Thank you in advance for your thoughtful consideration of these requests, and thank you for OIR's past attention to the unique concerns of the Keys. Please let me know if the County can provide any additional information.

Best,



Heather Carruthers, Mayor
Monroe County Commission District III

CC: CFO Jeff Atwater, State of Florida (electronic)
Insurance Consumer Advocate Sha'Ron James, State of Florida (electronic)
Holly Raschein, Representative District 126 (electronic)
Dwight Bullard, Senator District 118 (electronic)
Anitere Flores, Senator District 38 (electronic)
Mayor Pro Tem, Monroe County District II Commissioner George Neugent (electronic)
Monroe County District II Commissioner Danny Kolhage (electronic)
Monroe County District IV Commissioner David Rice (electronic)
Monroe County District V Commissioner Sylvia Murphy (electronic)
Monroe County Administrator Roman Gastesi (electronic)
Monroe County Attorney Bob Shillinger (electronic)
Monroe County Legislative Affairs Director Lisa Tennyson (electronic)
Fair Insurance Rates in Monroe Board of Directors (electronic)

End-of-Horn, Lacy

From: Don Deresz <[REDACTED]>
Sent: Thursday, August 04, 2016 10:58 AM
To: Rate Hearings
Subject: STOP Citizen's Rate Increase

Dear Commissioner Altmaier,

Please stop the proposed Citizen's Homeowner's Insurance rates increases. I currently am paying \$7000.00 per year in Citizen's premiums for a house that I bought for \$50,000 in 1978. The premium is a whopping 15% of my annual retirement income. Our house is a mile from any body of water and is built on the highest level in Miami-Dade County on the Miami Rock Ridge.

The wealthy in our community have discontinued paying windstorm insurance on their mortgage-free houses and become wealthier. Many will probably resort to taking advantage of government-sponsored small interest loans or free grants to re-build their house after hurricane damage.

I have a mortgage.

Please lower the premiums that I must pay to Citizen's.

Sincerely,

Don and Gretchen Deresz

[REDACTED]
Miami, FL 33145

End-of-Horn, Lacy

From: Rosanne Strassberg <[REDACTED]>
Sent: Thursday, August 04, 2016 9:38 AM
To: Rate Hearings
Subject: Ciitzens' Rates

As a Florida resident with coverage from Citizens, I am asking that you deny them their proposed rate hike increase. As the regulator of insurance companies it is your job to insure Florida residents are not overcharged for their insurance or that you make decisions to benefit the companies over Florida residents. They seemed to have built up quite a sufficient emergency fund and are well placed to survive at this moment without an unwarranted increase. It is your job to prevent that from happening which will harm thousand of Florida residents already taxed some of the highest rates in the nation, thank you

Rosanne Strassberg- Miami, FL 33161

End-of-Horn, Lacy

From: Main <[REDACTED]>
Sent: Wednesday, August 03, 2016 4:17 AM
To: Rate Hearings
Subject: Price discussion

We get nicked an dimed enough as it is in So Fla. NO TO PRICE HIKES!

Impressive.....Most Impressive