

**Gomez, Elenita**

---

**From:** Vlad Dumitrescu <vladumi@comcast.net>  
**Sent:** Tuesday, August 15, 2017 7:05 AM  
**To:** Rate Hearings  
**Subject:** Citizen higher rates

Sent from my iPad

**Gomez, Elenita**

---

**From:** mmram <mmram@att.net>  
**Sent:** Tuesday, August 15, 2017 4:32 PM  
**To:** Rate Hearings  
**Subject:** Citizens

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

To whom it may concern,

Please consider older retired citizens who live on fixed incomes when discussing rate hikes. I have lived in Palm Beach County for over 30 years, worked here, got paid "Florida Sunshine" wages, and saved to buy a home here. Now that I am retired, I am finding it increasingly harder to live in a home when insurance is babbling up my retirement funds. Not everyone in Palm Beach County is rich, please keep that in mind. As well as looking out for the welfare of seniors.

Sincerely,  
Margaret Ramsey

[REDACTED]  
[REDACTED]

## Gomez, Elenita

---

**From:** Peter Reed <[pdreed@bellsouth.net](mailto:pdreed@bellsouth.net)>  
**Sent:** Tuesday, August 15, 2017 5:03 PM  
**To:** Rate Hearings  
**Subject:** Citizens

When there have been no significant hurricane losses in over 10 years in South Florida, why is it that Citizen continues to raise its rates on homeowners? What is substantiating these increase?  
Thank you.

Peter D. Reed  
[pdreed@bellsouth.net](mailto:pdreed@bellsouth.net)

## Gomez, Elenita

---

**From:** Patricia Asseff <Asseff@msn.com>  
**Sent:** Wednesday, August 16, 2017 12:27 PM  
**To:** Rate Hearings  
**Subject:** Rate Increases

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

*Citizens,*

*This is getting to be ridiculous that you keep wanting to raise your rates for your bottom line. Living here in Hollywood Florida we cannot afford to stay in our homes because of your insurance rates. I have not used my insurance in many years, I want to live here and cannot retire in our property because the insurance is not affordable. You should start looking at all your policy owners and see who has used the insurance and those that have not. I was a former City Commissioner and have lived in this City for over 50 years. You are making our lives impossible to live here and be able to pay for insurance and retire in our home. I am not speaking for myself, but for all my neighbors. You need to get a realistic policy for many of us who have not had a claim. No one will move to Hollywood or any where else in South Florida if insurance is in-affordable. We need other options, maybe of our neighbors are going without insurance if their home is paid for and they have no mortgage. That is a bad scenario. They also have raised the rates on Flood Insurance, Windstorm and homeowners. Your rate increase is higher than the average income in our area.*

*Please contact me for further information.*

*Regards,  
Patty Asseff*

*Thank you,  
Patricia Asseff  
Broker-Owner/REALTOR®  
Asseff Realty LLC  
954-439-4668*

**Gomez, Elenita**

---

**From:** Whitney Wheeler <whitneybwheeler@gmail.com>  
**Sent:** Wednesday, August 16, 2017 5:27 PM  
**To:** Rate Hearings  
**Subject:** We cannot afford these rate increases, please.

We cannot afford these rate increases, please. Thank you for your consideration.

Whitney B. Wheeler



**Gomez, Elenita**

---

**From:** Courtney Arnot <courtarnot@aol.com>  
**Sent:** Wednesday, August 16, 2017 5:40 PM  
**To:** Rate Hearings  
**Subject:** Citizens

No more rate increases!!!!  
Courtney arnot


Sent from my iPad

**Gomez, Elenita**

---

**From:** suecharron@att.net  
**Sent:** Wednesday, August 16, 2017 10:21 PM  
**To:** Rate Hearings  
**Subject:** Citizens request for rate increase

I am writing to the state that I am opposed to citizens request for a 9% rate hike. We have not had a hurricane in years and we should not have to pay for those who have water leaks and other types of damage not consistent with the reason citizens was set up --/and that was to protect against personal loss from hurricanes. Additionally I believe that a lot of fraud goes on when people sign their benefits over to companies that then go on and reinstate their claims for damages that are very questionable. It should be considered that a large number of us are retired , on fixed incomes and cannot afford these constant increases.

Sue Ann Charron  


Sent from my iPhone

**Gomez, Elenita**

---

**From:** cheryl cunningham <chrylcunningham@gmail.com>  
**Sent:** Thursday, August 17, 2017 9:46 AM  
**To:** Rate Hearings  
**Subject:** Don't raise the rates - they are already too expensive

I am writing to ask you to not approve any rate hikes on home insurance. The insurance rate is already a MAJOR expense for any homeowner. It is so high that it is a major consideration for me to be able to live here on retirement income when I reach 65. I have lived here for 12 years and simply cannot afford to stay on retirement income — that is the hard truth for many people here now.

I know we live in a higher risk area but the insurance currently available for my small home is close to \$5,000 a year and the coverage has so many exclusions and deductions that it does not really cover much. The insurance companies need to manage their business better and not rely on us to pay for their business inefficiencies.

Just say NO to a rate hike and work on eliminating the exclusions these companies are allowed to put in these very expensive policies that cover very little. Thank you

Cheryl Cunningham  
Property Owner insured through Homeowners Insurance

[REDACTED]



**Gomez, Elenita**

---

**From:** Lucette Virazels <lucette0912@att.net>  
**Sent:** Thursday, August 17, 2017 10:37 AM  
**To:** Rate Hearings  
**Subject:** CITIZENS rate increase

Dear Sir/Madame,

I would like to DECLINE the rate increase as I should not have to pay for people's abuses. Those abusers should incur the 10% increase and even more. Also the State of Fla should fund that increase for its lack and inconsideration in passing regulations. But off course they are always 'in recess'. I am a senior citizen who never placed a claim with Citizens, nor with my 40 years+ with State Farm. Same with my auto insurance with State Farm, 1 claims of \$1000 in 40 years+.

Thank you for your understanding.

Lucette Virazels  
[REDACTED]  
[REDACTED]

## Gomez, Elenita

---

**From:** Walter Schurtenberger <walter@constellationyachts.com>  
**Sent:** Thursday, August 17, 2017 10:49 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

Dear Sirs,

We would like to comment on the proposed rent increase for windstorm insurance by Citizens Insurance Group. We strongly believe that it is absurd that the Florida Keys who have the strictest building code with the highest windstorm ratings of the entire state have to pay higher rates than everyone else. The Florida Keys also have had the lowest amount of claims for windstorm damage and therefore should receive a rebate and not a rate increase.

Thank you very much for your consideration.

Best regards,  
Walter Schurtenberger

Multihull Technologies Inc.  
Constellation Yachts Inc.  
Hydrokinetic energy Corp.

**HYDROKINETIC**  
  
**ENERGY CORP**



6811 Shrimp Road  
Key West, FL 33040

Telephone: 305 296-2773

Email: [Walter@ConstellationYachts.com](mailto:Walter@ConstellationYachts.com)  
[WS@Hydrokinetic-Energy.com](mailto:WS@Hydrokinetic-Energy.com)

Website: [www.ConstellationYachts.com](http://www.ConstellationYachts.com)  
[www.Hydrokinetic-Energy.com](http://www.Hydrokinetic-Energy.com)



*Please consider the environment before printing this e-mail*

NOTICE: This e-mail message and all attachments transmitted with it contain legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any reading, dissemination, distribution, copying, or other use of this message or its attachments is strictly prohibited. If you have received this message in error, please notify the sender immediately by telephone (305-296-2773) or by electronic mail ([Walter@ConstellationYachts.com](mailto:Walter@ConstellationYachts.com)) and then delete this message and all copies and backups thereof. Thank you.

**Gomez, Elenita**

---

**From:** Donna Pezzi <pezzi@att.net>  
**Sent:** Thursday, August 17, 2017 10:52 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizen's

To Whom it may Concern:

As a local Realtor in the Florida Keys, the insurance rates are severely impacting Buyers who want to make this area their vacation home and Sellers who simply cannot afford the premiums. Monroe County pays the highest premiums in the state. Our economy is based on a service industry and people cannot afford to pay these exorbitant rates...nor can I.

**Enough is enough!**

Regards,

Donna Pezzi\*, Realtor  
Coldwell Banker Schmitt Real Estate Co.  
pezzi@att.net  
(305) 304-2602 Cell  
(305) 872-5258 Office  
myFabulousFloridaKeys.com

\*Ranked top 17% of Coldwell Banker Realtors Internationally

## Gomez, Elenita

---

**From:** Jim Painter <JPainter@keysso.net>  
**Sent:** Thursday, August 17, 2017 10:56 AM  
**To:** Rate Hearings  
**Cc:** 'firmkeys@gmail.com'  
**Subject:** Monroe County Insurance Rates

When I bought my house 27 years ago, my mortgage payment was around 1100.00 with insurance and taxes... Now that my house is paid off, I pay more than 1200.00 per month for insurance and property taxes alone(7515.00 for wind annually and 560.00 for flood annually).. I am about to retire and will be on a fixed income significantly less than I make now as fully employed. Over 20 percent of my annual income will go to insurance (including homeowners, wind and flood).. there will be a point that I will no longer be able to afford any insurance at all. As a homeowner for 27 years I have certainly paid enough to insurance companies that I could have built/rebuilt my home several times over - I have never filed a claim. Please stop overcharging us - enough is enough..

**Gomez, Elenita**

---

**From:** JONATHAN RAMEY <usndvr79@me.com>  
**Sent:** Thursday, August 17, 2017 11:19 AM  
**To:** Rate Hearings; firmkeys@gmail.com  
**Subject:** Comments for citizen Rate Hearing

Being a long term homeowner in Key Largo for almost 20 years and a retiree, I am extremely concerned about the rates for insurance . Monroe County's premium rate is the highest in the State. Monroe County has paid \$700 million more in premiums than it has received in claims since 2004. Monroe County is the 3rd most unaffordable housing market in. The entire US, and most unaffordable in the State, a situation only worsened by unfair high wind insurance premiums..

I surely hope you understand the gravity of this situation and do something to alleviate this burden on such a small portion of people.

Sincerely,

Jonathan Ramey

[REDACTED]  
[REDACTED]

**Gomez, Elenita**

---

**From:** MRLAGONORD@aol.com  
**Sent:** Thursday, August 17, 2017 12:43 PM  
**To:** Rate Hearings  
**Subject:** Citizens insurance

Sirs,

Increase in our rates????  
Are they not high enough??????  
I guess you want people to leave Florida and the area near the coast...  
Regular folks can not afford these rates.  
If there are no claims why are we penalized ?  
I just receive the renewal for FLOOD...another rape...  
Shame on YOU!!!!!!!!!!!!!!!!!!!!  
Rosemarie Lewis

## Gomez, Elenita

---

**From:** suzannewashburn <suzannewashburn@bellsouth.net>  
**Sent:** Thursday, August 17, 2017 6:15 PM  
**To:** Rate Hearings  
**Cc:** FIRM Administrator  
**Subject:** Citizens Insurance Rate Increase Hearing for Monroe County

Dear Citizens Insurance,

I have lived in Key West for 21 years as a full time resident.

The rates we in this County are charged are unjustified and unconscionable.

Our County has the most stringent building code in the State of Florida.

Our County has been a donor county to Citizens for innumerable years.

We deserve to be treated fairly, but we never are.

The only voice we have in our defense is FIRM.

My windstorm premium with Citizens was approximately \$3,600 this year.

Not bad, you're probably saying to yourselves.

But the only way to get the premium to that "affordable" rate was to have a \$26,000 deductible.

I can put a new roof on my house for that, so why was I paying you?

Oh, right - because I had a mortgage and had no choice.

Why isn't everyone in Florida that you cover paying these same rates?

Because Orlando has had more damage, Punta Gorda has had more damage, Ft. Lauderdale has had more damage, and there have been higher claims all over Florida than Monroe County could every touch.

Why are we saddled with the highest windstorm rates in the State of Florida?

Suzanne Washburn  
[REDACTED]

**Gomez, Elenita**


---

**From:** Kitty Somerville <kscudjoe@bellsouth.net>  
**Sent:** Friday, August 18, 2017 8:07 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** No Wind Insurance Rate Increase for Monroe County

Citizens Rate Hearing,

Your decisions need to be based on facts and fairness. Monroe County can not survive with the Citizens highest rates in the State. It is not fair that Monroe county has paid so much more in premiums than it has received in claims. The statistic since 2004 is \$700 million more in premiums than claims. As the most unaffordable housing in the State, Monroe County can not survive as a balanced community if these unfair practices continue.

We need and insist that your decisions be based on facts and fairness. No wind insurance rate increases for Monroe County.

Kitty Somerville  




## Gomez, Elenita

---

**From:** Sue Cherrybon <scherry@johnsonsinure.com>  
**Sent:** Friday, August 18, 2017 9:05 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am writing today as both a resident of Monroe County and an insurance agent. I have lived and worked here since 1979. I have been an insurance agent here since then and have seen the trend within the past few years of our customers dropping their windstorm insurance completely simply because the cost has become too prohibitive. For example, I had a visit earlier this week from a customer who dropped her wind after Hurricane Wilma in 2005 because "Citizens just did not come through" on her claim. She asked me for a quote for a new windstorm policy--the premium was over \$4,000! She is a widow and just cannot afford that kind of premium, on top of her homeowners and flood premiums.

We get calls almost every day from customers looking for ways to reduce their windstorm premium or from those telling us they are dropping it-not because they do not want the protection...they just cannot afford it anymore.

We are a donor county, having paid in far more in premiums than Citizens has paid out in claims.

Enough is enough.


Susan J. Cherrybon, Agent, CIC, Office Manager  
30975 Ave A  
Big Pine Key, FL 33043  
Phone (305)-872-2888  
Fax (305) 872-2324  
[scherry@johnsonsinure.com](mailto:scherry@johnsonsinure.com)

---

This electronic message is for the designated recipient only and may contain confidential, proprietary, or otherwise private correspondence. If you have received this message in error, please notify the sender immediately and delete the original. Any other use or distribution of this information is strictly prohibited.

All quotes are tentative, non binding, and subject to change after a complete underwriting workup. By submitting a quote request you acknowledge and agree that this is neither an offer to insure nor a guarantee of insurance. No coverage shall be construed as bound, in force, applied for or assumed as a result of submission of information. The final decision to issue a policy lies with the insurance company. All quotes are subject to change without notice by the insurance company.

Please remember we cannot bind or alter a policy via the E-mail system.

 *consider the environment... don't print this e-mail unless you really need to*

---

This electronic message is for the designated recipient only and may contain confidential, proprietary, or otherwise private correspondence.

If you have received this message in error, please notify the sender immediately and delete the original. Any other use or distribution of this information is strictly prohibited.

## Gomez, Elenita

---

**From:** Hart, Jacki <Jacki.Hart@rsandh.com>  
**Sent:** Friday, August 18, 2017 9:15 AM  
**To:** Rate Hearings; firmkeys@gmail.com  
**Subject:** Please stop raising our rates.

I work and own a home in Monroe County (Big Pine Key). It is more difficult each year to pay my premiums and still have money left over for bills. Many of my friends have moved out of the County due to the significant costs of insurance. My insurance each month is almost EQUAL to my house payment. Enough!! Please consider this when making your decision and keep the rates from climbing even more.

- **Monroe County's premium rate is the highest in the State**
- **Monroe County has paid \$700 million more in premiums than it has received in claims since 2004**
- **Monroe County is the 3rd most unaffordable housing market in the US, and most unaffordable in the State, a situation only worsened by unfair high wind insurance premiums.**

### Jacki Hart, PE

Senior Project Engineer

3100 Overseas Hwy, Marathon, FL 33050

954-775-6949

[jacki.hart@rsandh.com](mailto:jacki.hart@rsandh.com)

[rsandh.com](http://rsandh.com) | [Facebook](#) | [Twitter](#) | [LinkedIn](#) | [Blog](#)

[Stay up-to-date with our latest news and insights.](#)

# RS&H

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Friday, August 18, 2017 11:30 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

I work and own a home in Monroe County (Big Pine Key). It is more difficult each year to pay my premiums and still have money left over for bills. Many of my friends have moved out of the County due to the significant costs of insurance. My insurance each month is almost EQUAL to my house payment. Enough!! Please consider this when making your decision and keep the rates from climbing even more.

- **Monroe County's premium rate is the highest in the State**
- **Monroe County has paid \$700 million more in premiums than it has received in claims since 2004**
- **Monroe County is the 3rd most unaffordable housing market in the US, and most unaffordable in the State, a situation only worsened by unfair high wind insurance premiums.**

### Jacki Hart, PE

Senior Project Engineer

3100 Overseas Hwy, Marathon, FL 33050

954-775-6949

[jacki.hart@rsandh.com](mailto:jacki.hart@rsandh.com)

[rsandh.com](http://rsandh.com) | [Facebook](#) | [Twitter](#) | [LinkedIn](#) | [Blog](#)

**Stay up-to-date with our latest news and insights.**

# RS&H

**Gomez, Elenita**


---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Friday, August 18, 2017 11:30 AM  
**To:** Rate Hearings  
**Subject:** Citizens

Citizens Rate Hearing,

Your decisions need to be based on facts and fairness. Monroe County can not survive with the Citizens highest rates in the State. It is not fair that Monroe county has paid so much more in premiums than it has received in claims. The statistic since 2004 is \$700 million more in premiums than claims. As the most unaffordable housing in the State, Monroe County can not survive as a balanced community if these unfair practices continue.

We need and insist that your decisions be based on facts and fairness. No wind insurance rate increases for Monroe County.

Kitty Somerville  


**Gomez, Elenita**

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Friday, August 18, 2017 11:31 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Citizens Insurance,

I have lived in Key West for 21 years as a full time resident.

The rates we in this County are charged are unjustified and unconscionable.

Our County has the most stringent building code in the State of Florida.

Our County has been a donor county to Citizens for innumerable years.

We deserve to be treated fairly, but we never are.

The only voice we have in our defense is FIRM.

My windstorm premium with Citizens was approximately \$3,600 this year.

Not bad, you're probably saying to yourselves.

But the only way to get the premium to that "affordable" rate was to have a \$26,000 deductible.

I can put a new roof on my house for that, so why was I paying you?

Oh, right - because I had a mortgage and had no choice.

Why isn't everyone in Florida that you cover paying these same rates?

Because Orlando has had more damage, Punta Gorda has had more damage, Ft. Lauderdale has had more damage, and there have been higher claims all over Florida than Monroe County could every touch.

Why are we saddled with the highest windstorm rates in the State of Florida?

Suzanne Washburn



## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Friday, August 18, 2017 11:31 AM  
**To:** Rate Hearings  
**Subject:** Citizens

-----Original Message-----

**From:** Jim Painter [mailto:JPainter@keysso.net]  
**Sent:** Thursday, August 17, 2017 10:56 AM  
**To:** 'ratehearings@flor.com' <ratehearings@flor.com>  
**Cc:** 'firmkeys@gmail.com' <firmkeys@gmail.com>  
**Subject:** Monroe County Insurance Rates

When I bought my house 27 years ago, my mortgage payment was around 1100.00 with insurance and taxes... Now that my house is paid off, I pay more than 1200.00 per month for insurance and property taxes alone(7515.00 for wind annually and 560.00 for flood annually).. I am about to retire and will be on a fixed income significantly less than I make now as fully employed. Over 20 percent of my annual income will go to insurance (including homeowners, wind and flood).. there will be a point that I will no longer be able to afford any insurance at all. As a homeowner for 27 years I have certainly paid enough to insurance companies that I could have built/rebuilt my home several times over - I have never filed a claim.  
Please stop overcharging us - enough is enough..

**Gomez, Elenita**

---

**From:** Rich Hlava <richhlava@comcast.net>  
**Sent:** Friday, August 18, 2017 1:44 PM  
**To:** Rate Hearings  
**Subject:** Insurance Rates

Affordable housing in Monroe County is a major concern. One factor in that concern are the current insurance rates. Rate increases have been on automatic pilot and the storm forecast models need much deeper study to better understand what the correct rates should really be. Since 2004 over \$700m dollars above payouts have been collected. When is enough enough??

Thanks for really thinking this through. It is critical for the long term survival of our service industry.

Rich Hlava

  
Richhlava@comcast.net

## Gomez, Elenita

---

**From:** steve russ <steve.russ1@att.net>  
**Sent:** Friday, August 18, 2017 3:01 PM  
**To:** Rate Hearings  
**Cc:** Caroline Horn  
**Subject:** Citizens

Dear Commissioner Altmaier and other OIR Staff:

Despite the multiple efforts of FIRM to moderate the arc of Monroe County Citizens' rate increases since 2009, Citizens has proposed and OIR has approved an unrelenting march of near maximum allowable increases that have driven our rates to the highest in the state. Despite Citizens' legislative mandate to provide affordable insurance as an insurer of last resort and OIR's responsibility to ensure a sound and unbiased rate setting process, the responsibility to attempt to enforce those mandates seems to have fallen to FIRM, a small non-profit grassroots organization.

Only after FIRM out of frustration, generated by the lip service Monroe County has received from both Citizens and OIR about understanding and sympathizing with Monroe County about our rates and the impact they have on our citizens, undertook litigation and raised a variety of concerns about the rate setting process was the territorial allocation methodology changed to one that generates more balanced rates. It should not have taken litigation, legislative annoyance and a cost of housing crisis to make that simple correction. After all the preaching to FIRM about model shopping and actuarially sound processes, it seems particularly hypocritical to have stubbornly hung to a process that inevitably produced rates that were biased against Monroe County and that totally ignored all of the more moderate predicted AALs.

Citizens is now proposing a more moderate rate increase, but any increase is too high when placed on top of the already exaggerated rates generated thru the repeated application of a biased process. You probably owe Monroe county a refund rather than a rate increase and certainly have some responsibility to correct the damage the process has caused. One in eight 2009 Monroe County Citizens windstorm policy holder have already abandoned their coverage and more defections are sure to follow. Forcing significant amounts of the residential housing stock to forgo windstorm insurance thru the application of biased and unaffordable rates is diametrically opposed to the purpose for which Citizens was created.

Please do the right thing and help solve the problem rather than compound it.

Stephen Russ  
[REDACTED]  
[REDACTED]



## Gomez, Elenita

---

**From:** Kelly Marie Willey <mdreos@gmail.com>  
**Sent:** Saturday, August 19, 2017 8:10 AM  
**To:** Rate Hearings  
**Cc:** FIRM Admin  
**Subject:** Citizens

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Rising insurance rates place an undue burden on many families and prevent some first time owners from entering the housing market. Our Realtor association strongly supports fair insurance rates for our Monroe County residents and urges you to consider the points below. We would like to see our wind rates reduced to give our residents a better opportunity for affordable housing.

- Monroe County Windstorm Insurance premium is the highest in the State
- Monroe County has paid nearly \$750 million in premiums over claims since 2004
- Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates
- Monroe County has the strictest building code in the State
- Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium
- The divergence in the hurricane models is significant and warrants in-depth study

**Kelly Willey, Broker**  
**2017 President Marathon & Lower Keys**  
**Association of Realtors**  
Coco Plum Real Estate, Inc  
10875 Overseas Hwy #110  
Marathon, FL 33050  
410-937-5561 cell/text



305-432-9754  
[www.MyMiddleKeys.com](http://www.MyMiddleKeys.com)  
[www.Keysrentalsonline.com](http://www.Keysrentalsonline.com)

**Gomez, Elenita**

---

**From:** Sergio Rodriguez <lacaleta1960@comcast.net>  
**Sent:** Saturday, August 19, 2017 9:56 AM  
**To:** Rate Hearings  
**Cc:** Admin - Caroline Horn Firm  
**Subject:** Citizens

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

I am writing to you to implore you to consider and accept the information that will be presented by FIRM at your rate hearing on 8/23/2017. Those of us that live in Monroe County are being unreasonably penalized financially by your rates and rate increases and we deserve to be heard through FIRM's research and findings. The fact that Monroe County has paid in \$700 million more in premiums than it has received in claims clearly shows that it's residents deserve relief. Your rates play a large part in turning our housing market totally unaffordable. Your unwillingness to accept current and scientific data demonstrating that your rates unfairly penalize Monroe County is absolutely shameful and inexcusable.

Sergio Rodriguez  


**Gomez, Elenita**

---

**From:** Gary Rosen <garyrosen72652@gmail.com>  
**Sent:** Sunday, August 20, 2017 9:53 AM  
**To:** Rate Hearings  
**Subject:** CITIZENS  
**Attachments:** Dear OIR FROM GARY ROSEN.docx.pdf

Sincerely,  
Gary Rosen, Ph.D. LEED AP  
Florida Licensed Mold Exam Developer/ Provider  
Florida Licensed Mold Contractor  
Florida Licensed Building Contractor  
[www.Mold-Free.org](http://www.Mold-Free.org)  
[www.Mold-Toxins.com](http://www.Mold-Toxins.com)  
[www.Free-Mold-Training.org](http://www.Free-Mold-Training.org)

**Tel: 954 614 7100**

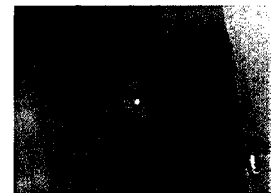
**CERTIFIED**  
**Mold & Allergen Free®**

To: OIR Commissioner David Altmaeir  
Fr: Gary Rosen, Ph.D. 8-20-17  
Re: Proposed rate increase by Citizens. Suggesting an alternative.

Citizens increases rates but does nothing to lower their costs. What about water damage **Prevention**? Doesn't that sound like a good idea?

Instead of blaming cost increases on AOB and bad contractors, if I may suggest the following as an alternative to constant rate increases.

1. Home owners should be required to install an electronic leak detector under all air handlers. This is not expensive. No leak detector = No insurance coverage for AC leaks. Float switches that are currently new construction code are not reliable. See photo.
2. Home owners should be required to replace all old plumbing and ice maker hoses with new braided hoses. See photo.
3. Home owners should be required to have properly installed ice maker lines recessed into walls. See photo.
4. Home inspector does a yearly inspection of every home documenting (photographs as in typical home inspector reports) pre-existing water damage and presence or absence of AC leak detector, proper hoses and recessed ice maker line connection.  
They send report to Carrier and homeowner. If home owner does not comply, the Carrier needs to send letter to Homeowner explaining that they will have no coverage for AC or plumbing leaks or there is a \$10K cap or whatever makes sense.
5. Home owner should submit a formal statement each year stating that they have not made any illegal changes to plumbing or AC. Legal means that the work was done by a state licensed contractor under permit if local building authorities require permit for the work.





6. Home inspector as part of his inspection documents presence or absence of CPVC as well as cast iron pipe. Premiums should be adjusted to reflect increased risk to the Carrier for CPVC and/or cast iron.

Carriers require home inspectors to check homes and fill out Uniform Mitigation Verification Inspection Forms for Hurricane Insurance.

They should check homes yearly for water damage and other items listed.

Sincerely,

A handwritten signature in cursive script, appearing to read "Gary Rosen".

Gary Rosen, Ph.D., LEED AP

State Licensed Mold Remediation MRSD-417

State Licensed Mold Assessment Contractor MRSA-95

State Licensed Building Contractor CBC1250821

IICRC Certified WRT

[www.Mold-Free.org](http://www.Mold-Free.org)

[www.Mold-Toxins.com](http://www.Mold-Toxins.com)

**Gomez, Elenita**

---

**From:** Zan <zanb1@comcast.net>  
**Sent:** Monday, August 21, 2017 9:51 AM  
**To:** Rate Hearings  
**Subject:** Hearing on insurance rates

I object to changes that would raise rates on home insurance in the Florida Keys.  
My residence is Islamorada, Davis lane.  
Roseanne breuer

Sent from my iPhone

## Gomez, Elenita

---

**From:** Bryan Hawks <bryan@smithhawks.com>  
**Sent:** Monday, August 21, 2017 10:00 AM  
**To:** Rate Hearings  
**Cc:** 'FIRM Admin - Caroline Horn'  
**Subject:** Citizens

I am writing today to vigorously oppose any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

I am concerned about significant rate increases that burden the residents and businesses of this community.

BRYAN HAWKS

## SMITH/HAWKS

ATTORNEYS AT LAW

138 SIMONTON STREET, KEY WEST, FLORIDA 33040 U.S.A.

TEL. 305-296-7227 DIRECT. 305-748-6874 FAX. 305-296-8448 WEB. [SMITHHAWKS.COM](http://SMITHHAWKS.COM)

### Disclaimer

The information contained in this communication from the sender is confidential. It is intended solely for use by the recipient and others authorized to receive it. If you are not the recipient, you are hereby notified that any disclosure, copying, distribution or taking action in relation of the contents of this information is strictly prohibited and may be unlawful. Please note: This law firm may be deemed a "debt collector" under the Fair Debt Collection Practices Act. Any and all information obtained during and from communications may be used for the purpose of collecting debt.

This email has been scanned for viruses and malware, and may have been automatically archived by **Mimecast Ltd**, an innovator in Software as a Service (SaaS) for business. Providing a **safer** and **more useful** place for your human generated data. Specializing in; Security, archiving and compliance. To find out more [Click Here](#).

## Gomez, Elenita

---

**From:** Chris Majchrowicz <chris.majchrowicz@whitelodging.com>  
**Sent:** Monday, August 21, 2017 10:08 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

To Whom it May Concern;

I vigorously oppose any further increases in windstorm insurance rates by Citizens for Monroe County. Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

I am deeply concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

**Chris Majchrowicz**  
GENERAL MANAGER  
FAIRFIELD INN & SUITES, KEY WEST

**WHITE LODGING**

---

P 305.434.9935 F 305.292.9840

[chris.majchrowicz@WhiteLodging.com](mailto:chris.majchrowicz@WhiteLodging.com)  
[WhiteLodging.com](http://WhiteLodging.com)  
2400 N Roosevelt Blvd  
Key West, FL 33040

 [Watch our brand anthem video](#)

---

*This communication contains information from White Lodging Services Corporation and/or its affiliated companies that may be proprietary, confidential or privileged. Except for personal use by the intended recipient, or as expressly authorized by the sender, any person who receives this information is prohibited from disclosing, copying, distributing, and/or using it. If you have received this*



*communication in error, please immediately delete it and all copies, and promptly notify the sender. Nothing in this communication is intended to operate as an electronic signature under applicable law.*

This email has been scanned for email related threats and delivered safely by Mimecast.  
For more information please visit <http://www.mimecast.com>

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Monday, August 21, 2017 1:47 PM  
**To:** Rate Hearings  
**Cc:** 'FIRM Admin - Caroline Horn'  
**Subject:** Citizens

To Whom It May Concern,

I am the Manager for Fair Insurance Rates in Monroe (FIRM), and I am writing to oppose any further rate increases in windstorm insurance for the residents of Monroe County. I am sure this comes as no surprise, given that I work for FIRM, but I wanted to share my unique perspective on the hardships that ever-increasing windstorm rates have on my neighbors in the Florida Keys. And I do consider every person in this County my neighbor.

- The owner of a small guest house called the FIRM office to offer whatever support she can give to our organization explaining that she can no longer create an accurate budget for her business because of her insurance costs. She hasn't paid herself in years, and doesn't know how much longer she can keep her business open.
- A condo association manager wrote for help because she fears that many of the units may just go into foreclosure because the owners can't afford the increase in condo fees due to their insurance costs.
- Retirees who have owned their home since 1996 emailed to tell me they have seen their windstorm insurance double since 2010, and I hear from many who tell me they are working past retirement age just to pay their homeowners insurance. Furthermore, many folks tell me they have never made a windstorm claim in all the years they've lived here.
- The very worst call came last year when a homeowner called me crying because she received a bill for \$30,000 for her windstorm insurance on the day that her husband passed away. Needless to say I cried with her. Let that sink in...\$30,000 a year for windstorm insurance.

These are not wealthy second-home owners who can afford to "self-insure." These are small-business owners, trolley drivers, retired teachers, firefighters, and on and on. They live in constant stress of not knowing if they will lose their home if they can't afford their insurance payments to a "non-profit," quasi-government entity that was formed especially to protect the citizens of Florida and to provide affordable windstorm insurance. Instead, Citizens has zeroed in on one County and decided that our insurance rates must be the highest in the State, while the biggest drains on Citizens' coffers are everywhere EXCEPT Monroe County.

I left a lucrative job in real estate to work for FIRM because I believe in its mission. I believe in communities pulling together for the good of everyone. I believe in hard-working people who want to stay in the communities they have lived in all their lives. And I believe that it's time for the OIR to step in on behalf of my neighbors and myself and to do the right thing. Former Citizens actuary John Rollins testified last year that the divergence in the models and the unique geography of Monroe County warrant a closer look. What on earth are we waiting for?

Sincerely,  
Caroline Horn

Caroline Horn  
*Manager*  
*FIRM (Fair Insurance Rates in Monroe)*

422 Fleming St, #5  
Key West, FL 33040  
305-294-3476  
[firmkeys@gmail.com](mailto:firmkeys@gmail.com)  
[FIRMKeys.org](http://FIRMKeys.org)



This electronic message is for the designated recipient only and may contain confidential, proprietary, or otherwise private correspondence.

If you have received this message in error, please notify the sender immediately and delete the original. Any other use or distribution of this information is strictly prohibited.

**Gomez, Elenita**

---

**From:** Hope Casas <hcasas@historictours.com>  
**Sent:** Monday, August 21, 2017 1:51 PM  
**To:** Rate Hearings; 'firmkeys@gmail.com'  
**Cc:** 'vpanico@keywestchamber.org'  
**Subject:** Citizens

To Whom It May Concern:

The continuing increases in the windstorm insurance rates are disproportionately impacting those residents in Monroe County who are on fixed incomes or who are at median income and below. Our company Historic Tours of America, Inc. employs over 350 people who live in the Key West area. Many of them have worked for us over 20 years and many others for as many as 40 years. Over their employ we have helped many of them buy homes and in many instances the cost of their insurance now exceeds their mortgage payment.

Our sister company, Old Town Key West Development has constructed more “affordable housing units than any other in the Lower Keys. Over 375 units. In instances that we still own units and rent them the continuous insurance increases are passed on to the tenants in their annual rent increases.

We cannot continue to be viable here in Key West and the Lower Keys if we cannot halt these spiraling insurance increases.

Respectfully,

Edwin O. Swift, III  
President

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Monday, August 21, 2017 2:27 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Sunset Watersports  
6300 3<sup>rd</sup> St  
Key West Fl. 33040  
August 17, 2017  
Office of Insurance Regulations

Sunset Watersports vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County. Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County. Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County. The Key West Chamber is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

Gail Fierheller  
Director Of Marketing  
Sunset Watersports  
305-849-9496

## Gomez, Elenita

---

**From:** Daniel Samess <ceo@floridakeysmarathon.com>  
**Sent:** Monday, August 21, 2017 3:28 PM  
**To:** Rate Hearings  
**Cc:** FIRM Admin - Caroline Horn  
**Subject:** CITIZENS

**Importance:** High

Florida Office of Insurance Regulation Rate Hearing Committee and Representatives:

Our organization represents over 560 businesses in the FL Keys. We all strongly oppose any rate increases to our wind-storm policies via Citizens Insurance. We already bear the highest premiums in the state of FL for such policies. While having the strongest/strictest building codes, no significant claims to our infrastructure, properties, homes, etc. due to wind damages; we still are paying the highest premiums in the state, and much more than other coastal areas within the state of FL as well. In fact, our rates have increased 220% since 2010, that is absurd and arguably price gouging. Why?

FL Keys/Monroe County property owners have paid nearly \$750 million in premiums over claims since 2004; with such a healthy profit margin (\$750 million) it would seem we (Monroe County) are a donor county to (subsidizing) other areas who enjoy much more reasonable, fair rates for the same policies. All the while they have lower standards of building than us. Why?

In Monroe County we already have higher than average costs of living. I understand paradise isn't cheap; however, adding in exorbitant insurance costs to landlords who will pass that expense onto tenants makes housing here unaffordable for our workforce; hence our workforce housing shortage/problem. By simply lowering your rates to more comparable ones you charge fellow Floridians you would dramatically help our workforce housing stock and market. Why do we pay higher premiums than others with more wind damage claims and lesser building codes?

Lastly, your models are antiquated and need updating. Their inaccuracies (proven by FIRM's research and actuarial studies) are causing us to pay higher premiums when we should in fact be paying much lower premiums. Please work with FIRM on your modeling/models. All we ask is for fair treatment based on real facts, data, proven research, and science.

Thank you taking the time to read and review my email. Again we are tired of subsidizing other areas low (wind storm) insurance rates, and being a "donor county." Please treat us in a fair, unbiased, and factual manner; for that is all I/we ask.

Sincerely & Respectfully,  
**Daniel Samess, M.S.**  
CEO  
Greater Marathon Chamber of Commerce  
(305) 743-5417  
[www.FloridaKeysMarathon.com](http://www.FloridaKeysMarathon.com)  
[www.MarathonSeafoodFestival.com](http://www.MarathonSeafoodFestival.com)  
[www.RelocateToTheFloridaKeys.com](http://www.RelocateToTheFloridaKeys.com)

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Monday, August 21, 2017 4:19 PM  
**To:** Rate Hearings  
**Cc:** 'FIRM Admin - Caroline Horn'  
**Subject:** Citizens  
**Attachments:** Firm.pdf

Comments attached

August 21, 2017

Office of Insurance Regulations

KWAM, Inc. vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

These unfair practices, supported by the Office of insurance Regulation by denying FIRM it's lawful right to present its case, add to the financial burden on residents and businesses of this community.

Sincerely,

A handwritten signature in cursive script that reads "Anna Baird".

Anna Baird

KWAM, Inc.



**Gomez, Elenita**

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Tuesday, August 22, 2017 12:44 PM  
**To:** Rate Hearings  
**Subject:** Citizens  
**Attachments:** FIRM Letter MCSO.pdf

Letter from Monroe County Sheriff Rick Ramsay attached for comments.



# MONROE COUNTY SHERIFF'S OFFICE

## RICHARD A. RAMSAY, SHERIFF

---

August 21, 2017

### Office of Insurance Regulations

The Monroe County Sheriff's Office vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

The Key West Chamber is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

Rick Ramsay  
Sheriff of Monroe County

RAR/dvk



**Gomez, Elenita**

---

**From:** Richard Boettger <rd.boettger@gmail.com>  
**Sent:** Tuesday, August 22, 2017 2:15 PM  
**To:** Rate Hearings  
**Cc:** FIRM Admin - Laura Burchard; Rick Boettger; Cynthia Edwards  
**Subject:** Citizens

Please be fair and equitable in your governance of our windstorm rates.

When I was able to pay off the mortgage on my rental properties, I immediately cancelled the windstorm. I pay all of my other various hazard, liability, and car insurances happily, as they are fair. Florida Citizens Windstorm is not. I pay over \$7,000/year on an old Conch house in Key West, that has stood for a hundred years, because I have a condo in it (one of four), so even if I paid off my mortgage, the Association would still require it.

When I analyze people's financials for their retirement, I calculate their personal cost of living increases. For all who own property, by far the greatest threat to their future well-being is their Citizens insurance--for some, just ten years down the road half of their income will go to it, at the compounded rate of your increases the last three years.

A hidden unfair cost to us in Monroe is covering the sinkholes up North. We do not buy or pay directly for such insurance for ourselves, but the \$600 million of our money that did not go to cover our own losses ends up subsidizing what you undercharge for up North--what you call a "diversified risk pool."

This is not the way a fair democracy is supposed to work. Please apply the honest and accurate risk assessments FAIR helped develop, and bring justice back to our insurance policies.

Sincerely,

Rick Boettger, PhD

*Richard Boettger*



## Gomez, Elenita

---

**From:** Caren Morell <camorell@dewittins.com>  
**Sent:** Tuesday, August 22, 2017 4:24 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

Good Afternoon,

I would like to express my concerns for the proposed increases the OIR hearing is conducting for Citizens this coming Wed. Aug 23<sup>rd</sup>, 2017.

As a concern resident, Board Member of F.I.R.M. (Fair Insurance Rates in Monroe) and Insurance Agent I cannot tell your office enough how past increases have already seriously impacted our community.

Even with the smaller proposed rate increase it is still a hefty price to pay in Monroe County for our residents. We are seeing more and more residents leave our beautiful community due to the rising costs of Insurances. When we once had generations of families growing up together this is no longer the case. Our seniors can no longer afford to keep their homes, our youth cannot afford to buy a home and our working class families struggle to keep their home. Rents are higher than a mortgage payment, Insurance costs are passed on to the renter & the renter can't afford to stay. This effects every citizen of Monroe County. It effects the quality of life. These proposed rate increases are unjustifiable and unaffordable. Monroe County should not be made the donor county to Citizens like Florida is to the NFIP. Monroe County has one of the strictest building codes in the state and should be recognized as such. Monroe County has also paid more in premiums than it has received in claims payments. AOB claims should not be put on the backs on the policyholders of Monroe County. Loss projection models warrant that further studies are needed as seen with the latest data. In closing I would propose to the OIR consider a 2-3 year moratorium on any rate increases for Monroe County until these studies are completed. The Florida Keys deserved fair price insurance and a quality of life that is sustainable to all residents of Monroe County.

Respectfully,

*Caren Morell*



[camorell@dewittins.com](mailto:camorell@dewittins.com)

3424 Duck Ave

Key West, FL 33040

305.294.6261 phone

305.292.9878 fax

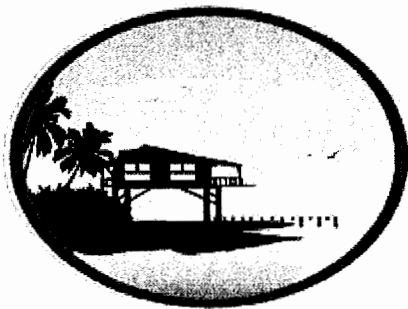
305.896.5272 cell

CONFIDENTIALITY NOTICE: This e-mail and any attachments are confidential and may also be privileged. If you are not the named recipient, please notify the sender immediately and delete the contents of this message without disclosing the contents to anyone, using them for any purpose, or storing or copying the information in any medium.

**Gomez, Elenita**

---

**From:** Wayne Carter - CEO Marathon and Lower Keys Association of RealtorsR  
<CEO@MLKAR.com>  
**Sent:** Tuesday, August 22, 2017 5:23 PM  
**To:** Rate Hearings  
**Subject:** Citizens  
**Attachments:** Citizens Insurance Rate Increase Hearing Signed.pdf



# MLKAR

MARATHON & LOWER KEYS  
ASSOCIATION OF REALTORS

August 22, 2017

David Altmaier  
Insurance Commissioner

Dear David Altmaier,

Please consider the following regarding another possible rate hike for Monroe County Windstorm or Flood Insurance:

1. You have allowed Citizens to raise our insurance rates for Monroe County every year for way too long, not only increasing the rate but also the fees helping to create an affordable housing crisis and very negatively impacting our local real estate market and economy.
2. Monroe County now pays 220% of the 2010 Citizens Windstorm Insurance Rates.
3. We have paid more than \$700 million more in premiums than claims since 2004.
4. The majority of Monroe County properties are built to withstand a higher wind load than many other counties in Florida, which should lower our insurance rates, not raise them.
5. Monroe County has for years been ignored by many in Tallahassee when it comes to our Insurance Rates, with false statements like "The rich Keys people in million dollar homes can afford it. This is untrue, many homeowners in the Keys are barely able to afford their homes and if insurance rates continue to climb higher they will lose them.
6. We are hearing from more potential buyers in the Keys that are starting to have second thoughts as to being able to afford to move here when they learn how much their windstorm and flood insurance cost.
7. We are seeing an increase in long term home owners in the Keys starting to list their homes for sale because they can no longer afford the high insurance premiums.
8. If you continue to allow Citizens to burden Monroe county residents with unfair insurance rate hikes you will significantly hurt the possibility for middle income home ownership in the Keys, create an even worse affordable housing issue and significantly harm our local real estate market and local economy.
9. The Realtors® and Home Owners of Monroe County urge you to support FIRM in their efforts to help control the unfair rate hikes by Citizens on our windstorm and flood Insurance.

Please check out our New and Improved Webpage at [www.MLKAR.com](http://www.MLKAR.com)

Marathon and Lower Keys Association of Realtors® is a fun wonderful TEAM of great people. Let's continue to have fun, get to know one another, work together and grow as a "T.E.A.M", Together Everyone Achieves More.

Sincerely,

*Wayne Carter*

Wayne Carter, ePro, AHWD

Chief Executive Officer

Marathon and Lower Keys Association of REALTORS®, Inc

5800 Overseas Highway, Suite 15

Marathon, FL 33050

Phone: 305-743-2485 Fax: 305-743-4679

[CEO@MLKAR.com](mailto:CEO@MLKAR.com)

[Like MLKAR on Facebook](#)

[Visit MLKAR Webpage](#)

[Visit FAR / Visit NAR](#)

Our goal is to provide you the best service possible. Please share any suggestions you may have on how we can serve you better. We are just an email or phone call away.

## Gomez, Elenita

---

**From:** Michele White <Michele.White@capitalbank-us.com>  
**Sent:** Tuesday, August 22, 2017 5:59 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens Rate Hearing Comment

Office of Insurance Regulation:

I am writing today to request that you deny the Citizens Property Insurance rate increases currently proposed for Monroe County. The high cost of obtaining windstorm insurance in Monroe County is a burden for individuals and commercial policy holders alike. I have seen commercial mortgages in our portfolio become delinquent when borrowers have had to make the decision to pay either their mortgage installment or their windstorm policy renewal premium. This is not a sustainable situation for either borrowers or lenders, and left unchecked it has the potential to become a significant risk to the system.

I ask that when considering the proposed increase, please also consider the following:

- Monroe County Windstorm Insurance premium is the highest in the State
- Monroe County has paid nearly \$750 million in premiums over claims since 2004
- Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates
- Monroe County has the strictest building code in the State
- Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium
- The divergence in the hurricane models is significant and warrants in-depth study

Sincerely,

Michele White  
Senior Vice President / Commercial Relationship Team Lead

Capital Bank | 330 Whitehead Street | Key West, Fl. 33040  
Office: 305.809.3309 | Fax: 305.294.3947 | Internal: 17309

Equal Housing Lender | Member FDIC | capitalbank-us.com

Capital Bank has been named as a **FIVE STAR SUPERIOR BANK** by BauerFinancial, Inc. its highest rating!

DISCLAIMER: This email may contain information that is confidential, legally privileged or otherwise exempt from disclosure and is intended solely for the use of the individual or entity named above. If you are not the intended recipient or person responsible for delivering it to the intended recipient, you are hereby notified that any disclosure, copying, printing, forwarding, or use of any information contained in or attached to this communication is strictly prohibited. The sender believes that this email and any attachments do not contain any viruses, worms, and/or malicious codes when sent. This message and its attachments could have been infected during transmission. By reading this message and opening the attachments, the recipient accepts full responsibility for taking protective and remedial action about viruses and other defects.



**Gomez, Elenita**

---

**From:** 5613854272@mms.att.net  
**Sent:** Tuesday, August 22, 2017 7:04 PM  
**To:** Rate Hearings

My husband and I are on fixed incomes and have lived in Florida all of our lives. I left for 12 years to go on the road in order to keep my job and continue to add a second income to my family's quality of life. My husband and I are currently semi retired because after retiring from working our jobs for 37 years, windstorm in Florida is not allowing us a comfortable secure retirement. We never know what is coming regarding constant increases on our policies. Our home was built in 1970 and who wants to sell now. Yet, they (Citizen) and all insurances in FL is going to force us and all people east of I95 out of FL. That assanine rule (east of I95) makes absolutely no sense. Spread out the mandate to All over FL not just east and possibly you could reduce what you are charging residents east of I95. Also, when it was time to pay on these high insurances, Citizen paid 0 for our damage back in '05 regarding our pool enclosure. It is so unfair that we are constantly being raped by this insurance company.

**Gomez, Elenita**

---

**From:** Winnie Chiu <winniechiu1979@gmail.com>  
**Sent:** Tuesday, August 22, 2017 7:45 PM  
**To:** Rate Hearings  
**Subject:** Citizens Property Insurance Corporation hearing

We would like to go on the record as saying that we do not think these rate increases are high enough. This AOB issue in Florida has gotten absolutely ridiculous. We are constantly inundated with contractors trying to convince us to let them give us a new roof or kitchen cabinets or carpets or what have you, just so long as we assign our insurance benefits to them. Floridians who whine about higher insurance rates without understanding how sick and pervasive this fraud is are being naive and foolish. Rates should be increasing 100%, or 1000%, not 10%. Maybe then will legislators do something about these leeches.

Sincerely,  
Winnie Chiu and Alan Tisdall

**Gomez, Elenita**

---

**From:** max5275 <max5275@gmail.com>  
**Sent:** Tuesday, August 22, 2017 7:48 PM  
**To:** Rate Hearings

My mother is a recent widow. She is 86 years old and have to worry about pulling constant increases to Citizen from her fixed budget. How unfair to a retirement state that this is being allowed constantly. Constant increases from the electric company (FP&L). Constant increases from Citizen. Greed is what we call it especially when there has been no major storms in ON county for over 12 years. Why the constant allowing of increases.

Sent from my Samsung Galaxy , an AT&T LTE smartphone

## Gomez, Elenita

---

**From:** Celeste Phillips <annecelestep@yahoo.com>  
**Sent:** Wednesday, August 23, 2017 5:06 AM  
**To:** Rate Hearings  
**Subject:** Citizens

NO to the proposed tax rate hike in Palm Beach County!!

From Palm Beach Post

Yet a records request by The Palm Beach Post shows Palm Beach County's share of such lawsuits is disproportionately small: 5.1 percent, smaller than the county's 7.1 percent share of the insured risk at state-run Citizens Property Insurance Corp.

Financial losses from water claims-related lawsuits totaled just \$4.8 million in Palm Beach County in 2016, dwarfed by Miami-Dade County's \$70.7 million in losses.

So WHY are you trying to raise our taxes??

## Gomez, Elenita

---

**From:** Mike Banim <mbanim@comcast.net>  
**Sent:** Wednesday, August 23, 2017 5:46 AM  
**To:** Rate Hearings  
**Subject:** Citizens

To: State Regulators

RE: Palm Beach County's 9.3 rate increase

Dear Sirs,

I have been a resident of Palm Beach County for over sixty years. Now in retirement, my wife and I are in serious jeopardy of being "forced" to sell our home and not only move out of Palm Beach County but move out of Florida!

As south Florida is a favorite relocation site for most of the United States, those of us who have lived here for decades are given little to none in consideration for what it cost to stay in Florida. If you are in the middle to low income brackets or retired on fixed incomes, you wake most mornings scared to death for what local or state agencies such as Citizens may have in store for you.

For myself and like many other Citizens policy holders, I have never in forty plus years of home ownership put in a claim for ANYTHING. Yet I have to endure the never ending rate increases! It is understood the rate increases are inevitable. In considering this, it would seem the regulators who control those increases, would exhaust all plausible means to be accurate in those areas truly causing the need for an increase, and ultimately what effect it will have on low and fixed income policy holders.

Please consider my plea and those who have also called South Florida home for decades! We are constantly reminded that Citizens is Florida residents insurer of last resort. That result is not of our doing...

Best and Sincere regards,

Mike Banim  
Citizens Policy Holder


Sent from XFINITY Connect Mobile App

## Gomez, Elenita

---

**From:** Joel Terrazas <terrazasconstruction@gmail.com>  
**Sent:** Wednesday, August 23, 2017 5:57 AM  
**To:** Rate Hearings  
**Cc:** jwcooper21@live.com  
**Subject:** Citizens

My family is not pleased with Citizens proposed 9.3 percent ballon rate increase for Palm Beach County FL, Palm Beach counties AOB lawsuits are actually lower than its share of total exposure. I actually own a water Damage restoration company in Palm Beach County FL for 6 years and never used a AOB to file suit on Citizens insurance company . Please do not believe the mud slinging they are saying that palm beach county water damage companies or restoration companies are filing a lot of suits due to AOB . The insurance carriers are hijacking these statements because all they care about is their bottom line and huge profits . These \$10000.00 cap limits are going to create a lot of lawsuits because the lowest dry out invoice for a small dry out is \$4000.00 to \$5000.00 not including the reconstruction of the home due to water damage .

Sent from my iPhone  
Thank You  
Water Damage Express  
Joel Terrazas  


**Gomez, Elenita**

---

**From:** lasttrain9 <lasttrain9@gmail.com>  
**Sent:** Wednesday, August 23, 2017 7:05 AM  
**To:** Rate Hearings  
**Subject:** Citizens rate hike

NO NO NO -STOP STOP STOP

Sent from my Verizon 4G LTE smartphone

**Gomez, Elenita**

---

**From:** Justina Cioffi <justinacioffi@me.com>  
**Sent:** Wednesday, August 23, 2017 7:33 AM  
**To:** Rate Hearings  
**Subject:** No Rate Hikes

Please do not raise rates 9% my salary does not go up like this I feel every hike! This is money that I can't spend for necessities Thank You Justina Cioffi



Sent from my iPad



## Gomez, Elenita

---

**From:** diana brammer <ohana\_ad@hotmail.com>  
**Sent:** Wednesday, August 23, 2017 7:46 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am writing this letter to ask that our rate increase in Palm Beach County not be so high. I understand that your board believes an increase is necessary but please not so high. Just because it says Palm Beach County does not mean we are all wealthy. We live in Lake Worth which is in Palm Beach county. Trust me we are not wealthy . My husband and i have lived here for 30 years and have never made a claim. We are fortunate we know. Please not so high

Thank you  
Diana Brammer



**Gomez, Elenita**

---

**From:** Wayne L <waynelev53@gmail.com>  
**Sent:** Wednesday, August 23, 2017 7:47 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I feel closer scrutiny of the insurance increase in Palm Beach county due to water damage is more than warranted.

Wayne Levin  
Citizens Customer  
Palm Beach County

**Gomez, Elenita**

---

**From:** Nonadziadek@aol.com  
**Sent:** Wednesday, August 23, 2017 7:57 AM  
**To:** Rate Hearings  
**Subject:** Citizens

You cannot allow this rate increase to happen. I reside in Palm Beach County and am a senior citizen living on a fixed income. This increase would be a hardship.

Since Miami-Dade and Broward counties have the largest exposure, why don't you just increase their rates. Another thing is that why don't you do more control of these so called "water claims". I am sure that there is a lot of fraud going on in these two counties.

Please do not approve this rate increase.

Theresa Kubiak  


**Gomez, Elenita**

---

**From:** Arthur Brooks <acb3@comcast.net>  
**Sent:** Wednesday, August 23, 2017 8:27 AM  
**To:** Rate Hearings  
**Subject:** citizens

Palm Beach County hasn't had a hurricane in 12 years but it seems there have been rate increases every single year including this year's outlandish proposed 9.6% hike. Please do not approve it as wind insurance is becoming more and more unaffordable to the average "citizen". Thank You.

Art Brooks  


**Gomez, Elenita**

---

**From:** Kathryn Norris <kathypeachpromotions@gmail.com>  
**Sent:** Wednesday, August 23, 2017 8:50 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

**To Whom it May Concern:**

**I am a home owner in Key Haven and have lived in Key West for 9 years. With Monroe County's premium being the highest in the State and since our County has paid \$700 million more in premiums than it has received in claims since 2004, we the citizens of Monroe County oppose any rate increase.**

**I have witnessed too many of my friends having to leave our County because of the high rates of insurance and rent. Our County is the 3rd most unaffordable housing market in the US, and most unaffordable in the State, a situation only worsened by unfair high wind insurance premiums.**

**I will now ensure more people send emails and attend the meeting either in person or live stream so that we can become more aware of this problem.**

**Sincerely,**

**Kathryn Norris, MBA**

--





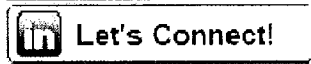
**Kathryn  
Norris, MBA**

[about.me/KathyWatkins](https://www.about.me/KathyWatkins)

*President, Owner/Peach Promotions*  
| Mobile: (305) 587-1964  
[Kathypeachpromotions@gmail.com](mailto:kathypeachpromotions@gmail.com)



Contact me:  Kathrynwatkins  Kathrynwatkins1



## Gomez, Elenita

---

**From:** Patricia Williamson <pw849@hotmail.com>  
**Sent:** Wednesday, August 23, 2017 9:06 AM  
**To:** Rate Hearings  
**Subject:** Citizens

Hello, I am very concerned about the proposed rate hike of 9.3% for Palm Beach County residents for Citizens insurance. I am on a limited budget and save all year long just to pay my Citizens bill. I cannot keep affording increases year after year. I have been in my home for 20 years and have never filed a claim. If these increases continue it will not be wise to own a home in South Florida. This could have a devastating effect on the area and the state.

I implore you to consider all of us homeowners that love our homes but are living on tight budgets and cannot afford yearly rate increases.

Many thanks.

Patricia Williamson  


## Gomez, Elenita

---

**From:** Maureen Toews <maureentoews@hotmail.com>  
**Sent:** Wednesday, August 23, 2017 9:06 AM  
**To:** Rate Hearings  
**Subject:** Citizens

As a property owner and Citizens insured, I object to the proposed rate hike and controls by Citizens. The office of Insurance Regulation needs to be watchful of the authority given to an insurance company. Cost does not justify their proposals and negates the value of having insurance.

Sent from my iPhone



**Gomez, Elenita**

---

**From:** Mary Crawley <crawleyboynton@bellsouth.net>  
**Sent:** Wednesday, August 23, 2017 9:40 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I don't trust the need for a nearly 10 percent increase in my insurance rate from Citizens. Please check closely this request's supporting evidence (if any), particularly for Palm Beach County.

— Mary Crawley, [REDACTED]

Gomez, Elenita

---

From: Bob McColgan <bobhobe@yahoo.com>  
Sent: Wednesday, August 23, 2017 9:43 AM  
To: Rate Hearings  
Subject: Citizens Palm Beach County Rate hike

We don't understand why Palm Beach County should have a 9.3% rate hike and Miami-Dade and Broward 10%.

County	%of AOB suits	%of total exposure
Broward	26.5%	14.6%
Miami-Dade	64.1%	31.6%
Palm Beach	5.1%	7.2%
Rest of state	4.3%	46.7%

Palm Beach County only had 5.1% of AOB suits and only 7.2% of exposure.

Please deny this ridiculous rate hike!

Sincerely,  
Robert McColgan

[Redacted signature block]

## Gomez, Elenita

---

**From:** Karen Sharp <Karens@keysbank.com>  
**Sent:** Wednesday, August 23, 2017 12:02 PM  
**To:** Rate Hearings  
**Cc:** 'firmkeys@gmail.com'  
**Subject:** letter of opposition to windstorm insurance rate increases  
**Attachments:** Letter to Office of Insurance Regulations.pdf

**Importance:** High

Please see the attached letter voicing our strong opposition to any further increases in windstorm insurance rates by Citizens and supporting FIRM's efforts to address these issues. Monroe County's premium rate is the highest in the State, and it has paid \$700 million more in premiums than it has received in claims since 2004. I ask that you consider our concerns during today's Citizens Rate Hearing at 4:00 at the FIU campus.

**Karen M. Sharp**

**President & CEO**

(O) (305) 293-7101

[karens@keysbank.com](mailto:karens@keysbank.com) [KeyBank.com](http://KeyBank.com)

1201 Simonton St. Key West, FL 33040



If you reply to this email, please do not include any account information, including account number, social security number, PIN, password, or any other non-public or confidential information. E-mail transmission cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. First State Bank of the Florida Keys therefore does not accept liability for any errors or omissions in the contents of any message, which arise as a result of e-mail transmission. This message contains information that may be confidential and privileged and intended only for the exclusive use of the addressee. The copying, distribution, or other use of this communication by the addressee or any other person or entity is prohibited. If you have received this email in error, please advise the sender by reply, delete the message and destroy all forms of this communication (including paper/electronic).



*Karen M. Sharp*  
*President & Chief Executive Officer*

August 17, 2017

Office of Insurance Regulations

**First State Bank of the Florida Keys vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.**

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

First State Bank of the Florida Keys is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

A handwritten signature in black ink that reads "Karen M. Sharp".

Karen M. Sharp  
President & CEO

Cc: Mel Montagne, President of FIRM

## Gomez, Elenita

---

**From:** hlumm@sbcglobal.net  
**Sent:** Wednesday, August 23, 2017 12:23 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

I am writing In regard to the Citizens Rate Hearing and in support of FIRM and their efforts directed toward the outrageous rates for wind insurance in Monroe County. I would ask for "transparency" in the process of establishing rates in Monroe County. How are calculations completed, using what data? Why does it appear the highest and most detrimental numbers are used? Why must Monroe County bare the brunt of claims and fraud taking place outside of our County?

I work in the real estate closing business and am appalled at the astronomical rates we see everyday for wind insurance. In too many cases, this is a huge reason why people sell and leave the Keys. We need relief and we need to know we are being treated fairly!

Best regards,  
Holly Lumm

**Gomez, Elenita**

---

**From:** LARRY ADKINS <ladkins523@comcast.net>  
**Sent:** Wednesday, August 23, 2017 1:51 PM  
**To:** Rate Hearings  
**Subject:** Citizens

To Whom It May Concern,

I hope that you will reconsider the proposed rate increase of 9.3 percent to Citizens Insurance to cover the cost of insurance claims paid out for flood damage. Since the vast majority of claims are from Broward and Miami-Dade counties, it is not fair to enact the same rate to the citizens of Palm Beach County which only had a very low rate of damage compared to the other two counties.

As a resident of Palm Beach county, I respectfully request that the same rate should not be enacted upon residents of Palm Beach County.

Respectively Submitted,

Larry Adkins

██████████

## Gomez, Elenita

---

**From:** ArneSiegel@aol.com  
**Sent:** Wednesday, August 23, 2017 2:41 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Keep rates low in Palm Beach County. Arne Siegel

**Gomez, Elenita**

---

**From:** Michael Kiraly <MKiraly@my100bank.com>  
**Sent:** Wednesday, August 23, 2017 2:41 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State  
Monroe County has paid nearly \$750 million in premiums over claims since 2004  
Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates  
Monroe County has the strictest building code in the State  
Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium  
The divergence in the hurricane models is significant and warrants in-depth study

Signed,

*Michael Kiraly*

Michael Kiraly  
[REDACTED]  
[REDACTED]



**Gomez, Elenita**

---

**From:** Rick Servais <[rservais@cbschmitt.com](mailto:rservais@cbschmitt.com)>  
**Sent:** Wednesday, August 23, 2017 2:42 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,  
Rick Servais

*Rick Servais*  
Realtor  
Coldwell Banker Schmitt  
Mobile: 305-731-5010  
Office: 305-289-6530  
Fax: 305-743-7012  
[rservais@cbschmitt.com](mailto:rservais@cbschmitt.com)  
[www.realestatemarathonfl.com](http://www.realestatemarathonfl.com)

**Gomez, Elenita**

---

**From:** Lori Cameron <admin@mlkar.com>  
**Sent:** Wednesday, August 23, 2017 2:42 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Lori Moore Cameron

**Gomez, Elenita**

---

**From:** Karen Wilkinson <karenwilkinson1@att.net>  
**Sent:** Wednesday, August 23, 2017 2:43 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State  
Â Â Â Â Â Â Monroe County has paid nearly \$750 million in premiums over claims since 2004  
Â Â Â Â Â Â Monroe County is the most unaffordable housing market in Â Florida, due in part to unjustified windstorm insurance rates  
Â Â Â Â Â Â Monroe County has the strictest building code in the State  
Â Â Â Â Â Â Monroe County is a donor county to Citizens Property Insurance Corp. Much like Florida is a donor state to the National Flood Insurance Premium  
Â Â Â Â Â Â The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Karen Farley-Wilkinson

Karen Farley-Wilkinson, Broker/Owner  
RE/MAX Keys to the Key Real Estate  
4680 Overseas Highway  
Marathon, FL 33050  
305-743-2300 karen@wilkinsonteam.com

"Every government interference in the economy consists of giving an unearned benefit, extorted by force, to some men at the expense of others."

Ayn Rand

Nobody's listening.



**FREE Animations for your email** [Click Here!](#)

## Gomez, Elenita

---

**From:** Jan Fritz <janfritz@c21schwartz.com>  
**Sent:** Wednesday, August 23, 2017 2:43 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State  
Monroe County has paid nearly \$750 million in premiums over claims since 2004  
Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates  
Monroe County has the strictest building code in the State  
Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium  
The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Thank you,  
*Jan Fritz*

Realtor, Century 21 Schwartz Realty  
31031 Avenue A, Big Pine Key, FL 33043  
786-368-7413, Fax: 305-872-9776  
[janfritz@c21schwartz.com](mailto:janfritz@c21schwartz.com)  
[www.janfritz.com](http://www.janfritz.com)  
[www.facebook.com/janfritzcentury21schwartzrealty/](https://www.facebook.com/janfritzcentury21schwartzrealty/)  
[www.schwartzvacations.com](http://www.schwartzvacations.com)



*\*\*The greatest compliment you can give me  
is a referral to your family, friends and colleagues.\*\**

**Gomez, Elenita**

---


**From:** Darcy J. Wadsworth <darcy@labrumwealth.com>  
**Sent:** Wednesday, August 23, 2017 2:44 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

1. Monroe County Windstorm Insurance premium is the highest in the State
2. Monroe County has paid nearly \$750 million in premiums over claims since 2004
3. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates
4. Monroe County has the strictest building code in the State
5. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium
6. The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Darcy Wadsworth



**Gomez, Elenita**

---

**From:** alan ballas <alanabsa@gmail.com>  
**Sent:** Wednesday, August 23, 2017 2:55 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,  
Alan Ballas



**Gomez, Elenita**

---

**From:** Wendy Marks <wendymarkskeysre@gmail.com>  
**Sent:** Wednesday, August 23, 2017 2:59 PM  
**To:** Rate Hearings  
**Subject:** Citizens

To whom it may concern,

- Monroe County Windstorm Insurance premium is the highest in the State
- Monroe County has paid nearly \$750 million in premiums over claims since 2004
- Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates
- Monroe County has the strictest building code in the State
- Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium
- The divergence in the hurricane models is significant and warrants in-depth study

*Regards,*

*Wendy Marks, Realtor®*

*License # SL3247681*

*Office: 305-872-5263 Cell: 305-394-7722*

***Patti Nickless & Associates***

***\*\*Be advised that verbal, email or text acceptance of any offer or counteroffer shall not constitute a written offer or acceptance of a written offer.***

***Coldwell Banker Schmitt Real Estate Company***

*29967 Overseas Highway, Big Pine Key, FL. 33043*

***www.BestKeysAgent.com***



**Gomez, Elenita**

---

**From:** Monica Barrett <monicabarrett3@icloud.com>  
**Sent:** Wednesday, August 23, 2017 3:00 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,  
Monica Barrett



## Gomez, Elenita

---

**From:** Kathleen Gomez <islandpals@aol.com>  
**Sent:** Wednesday, August 23, 2017 3:04 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

To Whom It May Concern:

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study.

Regards,

**Kathleen Gomez**  
**Realtor Associate, SFR, E-Pro**  
**COLDWELL BANKER SCHMITT REAL ESTATE CO.**  
**29967 Overseas Highway, Big Pine Key, FL 33043**  
**direct: (305)393-5158**  
**Toll free: 1-800-488-3050**  
**Fax: (305)872-4220**  
**web: <http://www.IslandPals.com> / email: [IslandPals@aol.com](mailto:IslandPals@aol.com)**

*Like me on facebook click below*

Kathleen Gomez FL Keys Real Estate Agent

**Gomez, Elenita**

---

**From:** Terry Ralston <twebb61@gmail.com>  
**Sent:** Wednesday, August 23, 2017 3:04 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Do not make Palm Beach county customers subsidize Miami-Dade losses! Palm Beach county's assignment of benefits lawsuits are LOWER than its share of total exposure. Better yet, make all the big national insurance companies selling auto and life here in the State to have to offer all of their products. Don't let them "cherry pick" Floridians! If this would happen we wouldn't need Citizens. Please do the right thing for Florida customers who don't have a choice. Terry Ralston, [REDACTED]

**Gomez, Elenita**

---

**From:** Bruce Gear <bruce.gear@aol.com>  
**Sent:** Wednesday, August 23, 2017 3:33 PM  
**To:** Rate Hearings  
**Cc:** bruce.gear@aol.com  
**Subject:** Citizens

Sent from my pad

Please accept this as notification to you of my opposition to the proposed rate increase in palm beach county as well as the rest of the south Florida area by citizens. Also the recent approval of the cap of imposed by the commissioner for damage claims is not in the best interest of the consumers he is in that office to protect.

Thank you for your attention.

Bruce gear

[REDACTED]

## Gomez, Elenita

---

**From:** Cindy Adkins <cindysadkins@aol.com>  
**Sent:** Wednesday, August 23, 2017 3:36 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Sent from my iPad  
Cindy Adkins

## Gomez, Elenita

---

**From:** Lisa Carter <lisainthekeys1@gmail.com>  
**Sent:** Wednesday, August 23, 2017 3:45 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State  
Monroe County has paid nearly \$750 million in premiums over claims since 2004  
Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates  
Monroe County has the strictest building code in the State  
Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium  
The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Lisa Carter  
*Broker/Owner*  
Florida Keys Realty, Inc  
[www.floridakeysrealty.com](http://www.floridakeysrealty.com)  
[305-745-3717](tel:305-745-3717)  
[305-304-2052](tel:305-304-2052)

## Gomez, Elenita

---

**From:** Joseph Bauernfeind <bauernfeind@peoplepc.com>  
**Sent:** Wednesday, August 23, 2017 4:09 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Comments concerning Citizens Property Insurance rate hearing before the Office of Insurance Regulators. Dear sirs, I believe annual rates for Monroe County residents should go down not up.

Looking at the facts, respectfully, I believe, you are and to vote continual and unjustified rate increases on Monroe county homes. For an entity statutorily charged with providing affordable insurance, you have annually consistently chosen a model least favorable for Monroe County residents. Seeing rates climb - 220% increase over 2010 rates – seems totally unjustified. Monroe County residents have not had losses anywhere near this number. Today you are seeking even more – 3.9% increase in rates. Rates for Monroe County should be going down for Monroe County. Homeowners are responsibly adopting measures that will minimize damages. Please reference a recent study commissioned by FIRM of Monroe County residents.

Thank you for allowing comments.

Joseph and Pamela Bauernfeind

[REDACTED]  
[REDACTED]  
[REDACTED]

## Gomez, Elenita

---

**From:** Victor Rivero <victor.rivero@aol.com>  
**Sent:** Wednesday, August 23, 2017 4:50 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Where will this end?

Just last year we had a rate increase in Miami-Dade. If we continue with 5 to 10 percent increases every year it will be impossible to live in Miami-Dade County. Regardless of how much Citizens states to be losing they are still making money. Furthermore, this is a state run insurance that should not be for profit. There need to be caps on damages but those caps need to be fair and lawyers would not be needed. We also need stronger insurance fraud laws to detract the abusers. Lastly, why don't policy holders be treated like car insurance companies treat their policy holders? If you file a claim your rate goes up. Yet if you don't your rate does not go up or does not go up by as much. Additionally, laws can be put in place to counter sue public adjusters and lawyers who involve themselves in shady or fraudulent claims. I currently pay more for insurance than I do on my taxes or my mortgage. This is absurd.

Victor Rivero  
victor.rivero@aol.com

**Gomez, Elenita**

---

**From:** John Rachell <john.rachell1@gmail.com>  
**Sent:** Wednesday, August 23, 2017 5:06 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Please don't increase my premiums for windstorm only. I am on a fixed income and disabled.

Sincerely,

John Rachell



**Gomez, Elenita**

---

**From:** Brenda Symonds <brendasymonds1@gmail.com>  
**Sent:** Wednesday, August 23, 2017 5:26 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Brenda Symonds

**Gomez, Elenita**

---

**From:** Brenda Symonds <brendasymonds1@gmail.com>  
**Sent:** Wednesday, August 23, 2017 5:27 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Joel Symonds

## Gomez, Elenita

---

**From:** chasefoster@cbschmitt.com  
**Sent:** Wednesday, August 23, 2017 6:16 PM  
**To:** Rate Hearings  
**Subject:** No to Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. **Monroe County is the most unaffordable housing market in Florida**, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study

### ***Chase Foster, Realtor***

Coldwell Banker Schmitt Real Estate Co.  
11050 Overseas Hwy Marathon, FL 33050

### **Direct - 305-289-6526**

Cell - 407-314-2543  
Fax - 305-743-7012

*The highest compliment I can receive is your referral. If you know of anyone buying or selling or home please have them contact me.*

*Please note that any negotiation communications included in this email does not constitute a contract until it's in writing and executed by all parties*

## Gomez, Elenita

---

**From:** LisaFerringo@aol.com  
**Sent:** Wednesday, August 23, 2017 6:20 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study. Signed,



Lisa Ferringo - Broker Associate  
Coldwell Banker Schmitt R.E.  
305-797-1221 Cell  
LisaFerringo@aol.com Email  
LisaFerringo.com Website  
#1 Residential Realtor in the Florida Keys - 2014, 2015, 2016

**Gomez, Elenita**

---

**From:** Lynn Goodwin <lynngoodwinre@gmail.com>  
**Sent:** Wednesday, August 23, 2017 6:21 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed, Lynn Goodwin

A large black rectangular redaction box covering the signature and any text below it.

**Gomez, Elenita**

---

**From:** Susan Rich <srichrealtor@aol.com>  
**Sent:** Wednesday, August 23, 2017 6:23 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Sent from my iPhone

**Gomez, Elenita**

---

**From:** JOE & CAROL SERWNA <jesuslovesyou247@bellsouth.net>  
**Sent:** Wednesday, August 23, 2017 8:02 PM  
**To:** Rate Hearings  
**Cc:** JOE & CAROL SERWNA  
**Subject:** CITIZENS

to whom it may concern-

those of us who work and scrape to get by CANNOT sustain this large of a rate hike. we will be forced to find insurance with someone else if so. this is ludicrous and impossible with the rates for health insurance what they are and the cost of living in palm beach county- astronomical. DO NOT ALLOW THIS!

thank you-carol serna [REDACTED]

## Gomez, Elenita

---

**From:** LauraGoodman <laura.goodman@engelvoelkers.com>  
**Sent:** Wednesday, August 23, 2017 8:46 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Laura B Goodman  
Real Estate Advisor  
AHWD, Short Sales Certified,  
Notary Public, Florida

Engel & Voelkers-Marathon, FL  
Engel & Voelkers Florida Keys  
An independently owned and  
Operated Franchisee  
Of Engel & Voelkers Florida  
Residential, LLC

Mobile: +1 305 393 0987  
Facsimile: +1 305 664 2489  
www.floridakeys.evusa.com  
Mail to: laura.goodman@evusa.com  
or lakeys0101@yahoo.com

"The Keys To Investing In Your Dreams"

Member-Women's Council of Realtors-Florida Keys Chapter

This email and any attachments are confidential. If you are not the intended recipient of this e-mail, please immediately delete and notify us. This e-mail was checked for virus contamination before being sent- nevertheless, it is advisable to check for any contamination occurring during transmission. We cannot accept any liability for virus contamination.



**Gomez, Elenita**

---

**From:** melissa lane <snowskiingisfun@gmail.com>  
**Sent:** Wednesday, August 23, 2017 9:12 PM  
**To:** Rate Hearings  
**Subject:** CITIZENS

to whom it may concern-

those of us who work and scrape to get by CANNOT sustain this large of a rate hike. we will be forced to find insurance with someone else, if so. this is ludicrous and impossible with the rates for health insurance what they are and the cost of living in palm beach county- astronomical. DO NOT ALLOW THIS!

thank you-carol serna [REDACTED]

Melissa

## Gomez, Elenita

---

**From:** Debra Farrell <keysdfarrell@aol.com>  
**Sent:** Wednesday, August 23, 2017 9:49 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study. Signed,

**Debra Farrell, Realtor**  
Professional Residential Manager  
Century21 Schwartz Realty  
**305-393-0636 cell**  
305-735-4322 office

**Gomez, Elenita**

---

**From:** Kim Longacre <kim\_van@bellsouth.net>  
**Sent:** Wednesday, August 23, 2017 10:42 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Dear Sirs/Madams:

Please give close scrutiny the Citizens Insurance request to raise homeowners' insurance rates in Palm Beach County by 9.3%. As noted in the Palm Beach Post, Palm Beach County's share of AOB suits for 2016 were 5.1% with a 7.2% total exposure as compared with 64.1% of AOB suits in Miami-Dade with a 31.6% total exposure and 26.5% in AOB suits in Broward with a total 14.6% total exposure. Yet, the proposed rate increase of 9.3% for Palm Beach homeowners (of which I am one and a Citizens homeowner policyholder) nearly matches the proposed 10% rate includes (cap) for Miami-Dade and Broward. The rate increase request by Citizens is not fair and the Florida Office of Insurance Regulation should not grant such a rate increase for Palm Beach County homeowners.

Thank you for your consideration and scrutiny of this rate increase by Citizens Insurance Co.

Regards,

Kim Longacre

[REDACTED]

[kim\\_van@bellsouth.net](mailto:kim_van@bellsouth.net)

## Gomez, Elenita

---

**From:** Capt Linda <ramerezi@ramerezi.com>  
**Sent:** Thursday, August 24, 2017 6:15 AM  
**To:** Rate Hearings  
**Cc:** 'Virginia A. Panico, Executive Vice President '  
**Subject:** Citizens

August 17, 2017

Office of Insurance Regulations

The Charter Boat Ramerezi vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

We are concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

Captain Linda Ann Luizza  
Captain Steve Magee  
Charterboat Ramerezi  
Key West, FL 33040

Capt. Linda Ann Luizza  
Charterboat Ramerezi



<http://keywestsailfish.com>  
[ramerezi@ramerezi.com](mailto:ramerezi@ramerezi.com)  
[captsteve@ramerezi.com](mailto:captsteve@ramerezi.com)  
305-294-0803

cc: Key West Chamber of Commerce Exec. VP Virginia Panico

## Gomez, Elenita

---

**From:** David Grego <david@islandbreezerealty.com>  
**Sent:** Thursday, August 24, 2017 7:08 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** citizen

To Whom it may concern,

As a local Realtor in Monroe County I am extremely concerned about the continued rate increases for Monroe County Residence.

Monroe County Windstorm Insurance premium is the highest in the State  
Monroe County has paid nearly \$750 million in premiums over claims since 2004  
Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Sincerely,  
David Grego



DAVID N. GREGO, OWNER, REALTOR<sup>®</sup>, GRI  
LICENSED REAL ESTATE BROKER  
GRADUATE OF LEADERSHIP MONROE COUNTY, CLASS XVIII  
PAST PRESIDENT 2012-2013: MARATHON ROTARY CLUB #4459

*[Click here to read David's reviews!](#)*

[WWW.ISLANDBREEZEREALTY.COM](http://WWW.ISLANDBREEZEREALTY.COM)  
ISLAND BREEZE REALTY, LLC  
12220 OVERSEAS HIGHWAY  
MARATHON, FLORIDA KEYS 33050  
MOBILE: 305.481.1296  
OFFICE: 305.743.8328  
FAX: 305.289.8855  
[DAVID@ISLANDBREEZEREALTY.COM](mailto:DAVID@ISLANDBREEZEREALTY.COM)

## Gomez, Elenita

---

**From:** Brian Christensen <restoration1cfl@gmail.com>  
**Sent:** Thursday, August 24, 2017 8:20 AM  
**To:** Rate Hearings  
**Subject:** Citizens

This managed care is a pipe dream at best and sounds illegal but what do I know, I am not an attorney. Citizens wants to strong arm their insured to use their preferred vendors or they will cap a claim? Citizen policy holders must have the right to choose who they let in their home for repairs and not someone who is forced into an insured home for a carrier. I have been doing mitigation work for 6 years. My company has to fix preferred vendors work about 5 to 6 jobs a month. The work is of such low quality that secondary damages is almost a guarantee when we get there. We have to finish drying every time because the preferred vendor dropped equipment off and 3 days later picked it up and the home is still wet and now mold is growing.

I have the same response every time an adjuster asks why there is a second mitigation invoice when their preferred vendor on the job. My response is the same EVERY TIME. I ask to produce any documents that their preferred vendor has set dry standards and to show that when they pulled the equipment out when they hit that dry standard. I have NEVER see one. With carriers pushing preferred vendors down insured throats, it cost the carrier more money to fix the job right the first time. This is where the law suits come into play a majority of the time. They already paid for their preferred vendor and get huffy when they have to pay the bill a second time to do it right. But, nobody looks at the number of claims that the preferred vendors have caused secondary damage. As a business owner, we rely on our quality of work and reputation for our next job. If a company never has to care about causing more damage after a loss. Then why care about doing the job right they are currently on, if you know the carrier is going to keep sending you business as long as you do it so cheap and hopefully the insured does not get sick.

It is ironic that the carrier will send out (sometimes) to a loss that we are on just to cut our invoice. Sometime they are never on site to even look at the category or class of water. These are the same restoration company's that cause more secondary damage for not doing the job correctly. When I see ADS or Rytech doing a peer review on my company, I do not see them as peers. If they were peers then we wouldn't have had to fix 5 jobs this month alone. But, I guess I should love them. I get more work from preferred vendors lack of quality than I do from any other referral source.

I agree that there are "bad Apples" in the bunch but that is in every occupation. Instead of forcing policy holders to use low quality preferred vendors, regulate the industry. Cap referral fees, train adjusters, make company's certified by IICRC, ACAC, or IOTC. The last couple years we have pushed for regulation in the water mitigation industry and capping referral fees. We want this but I understand why it would be hard to regulate our industry. The preferred vendors would have to follow the same regulations and that not be good business for the carriers.

So, please think about this again. If my company never had to worry about the quality of my work and I know that there are 10 jobs waiting for me from Citizens. Why in the world would I care about my quality of work? Then what happens? More law suits! The same reason they are Mr. Gillway is saying that is driving up premiums. I am sorry but Citizens is causing their own law suits and issues. When Mr. Gillaway points the finger there are 3 fingers pointing right back at him. REGULATE THE INDUSTRY not force low rate contractors down homeowners throats! This is homeowners most expensive item they own. Shouldn't they have the right to choose who is working to fix it??

Brian Christensen



Restoration 1 CFL, LLC

2202 Hoffner Ave. Orlando, FL 32809

Cell – 407.516.7277 Fax – 407.374.1718

E mail: [Restoration1cfl@gmail.com](mailto:Restoration1cfl@gmail.com)

IMPORTANT: This email and any attachments to it may be confidential and are intended solely for the use of the individual to whom it is addressed. No representation is made on the fairness, accuracy or completeness of the information contained in this e-mail, and the sender does not accept liability for any errors or omissions in the contents of this email that arise as a result of e-mail transmission. Certain assumptions may have been made in the preparation of this e-mail that are subject to change without notice. The sender undertakes no obligation to update the information in this e-mail. The sender does not waive any rights, privileges or other protections that the sender may have with respect to the information in this e-mail. Any views or opinions expressed are solely those of the author and do not necessarily represent those of Restoration 1 CFL LLC. If you are not the intended recipient of this email, you must neither take any action based upon its contents, nor copy or show it to anyone. Please contact the sender if you believe you have received this email in error.

**Gomez, Elenita**

---

**From:** Kimberly <bearsnk@aol.com>  
**Sent:** Thursday, August 24, 2017 8:43 AM  
**To:** Rate Hearings  
**Subject:** Citizens Proposed Rate Increase

Attn: David Altmaier, OIR

I am a resident in Monroe County. I am opposed to any rate increase proposed by Citizens. I was raised in Key West and have owned a home in Sugarloaf Key for 19 years. My policy premium for 2017 for WINDSTORM ONLY is \$4900.00. I respectfully request that something be done to stop this insane and on going rate hike or many people like myself will have no other choice but to pack our bags and head elsewhere. Your decision will determine the fate of numerous homeowners and hardworking individuals who call the Keys their hometown. Please stop the bleeding!

Respectfully,

Kimberly Cabrera

[REDACTED]

cc: Firm

Sent from my iPad



## Gomez, Elenita

---

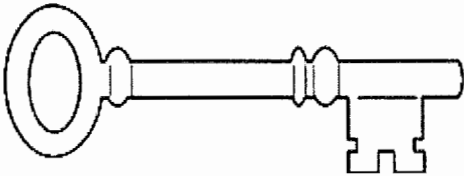
**From:** linda@akeyrealstate.com  
**Sent:** Thursday, August 24, 2017 9:07 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State Monroe County has paid nearly \$750 million in premiums over claims since 2004 Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates Monroe County has the strictest building code in the State Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium The divergence in the hurricane models is significant and warrants in-depth study Signed,

*Linda Jones*

*Property Manager/Realtor*

**A Key Real Estate, Inc.**  
**31227 Avenue A**  
**Big Pine Key, FL 33043**  
Phone: 305-872-4144 / Fax: 305-872-1495



## Gomez, Elenita

---

**From:** Faina Sigala <abigael1@bellsouth.net>  
**Sent:** Thursday, August 24, 2017 9:22 AM  
**To:** Rate Hearings  
**Subject:** Citizens

To whom it may concern, I am not pleased with the proposed 9.3 percent rate increase for Palm Beach County homeowners. I just paid an increase in June. I am on a small disability income. My very elderly mother also paid for Citizens increase in June for her house . I have never put in for a claim, and I have been with Citizens for the past 6 years. Faina Sigala

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Thursday, August 24, 2017 9:30 AM  
**To:** Rate Hearings  
**Subject:** Citizens  
**Attachments:** Letter to Office of Insurance Regulations.pdf  
**Importance:** High

Please see the attached letter voicing our strong opposition to any further increases in windstorm insurance rates by Citizens and supporting FIRM's efforts to address these issues. Monroe County's premium rate is the highest in the State, and it has paid \$700 million more in premiums than it has received in claims since 2004. I ask that you consider our concerns during today's Citizens Rate Hearing at 4:00 at the FIU campus.

**Karen M. Sharp**  
**President & CEO**  
(O) (305) 293-7101  
[karens@keysbank.com](mailto:karens@keysbank.com) [KeysBank.com](http://KeysBank.com)  
1201 Simonton St. Key West, FL 33040



If you reply to this email, please do not include any account information, including account number, social security number, PIN, password, or any other non-public or confidential information. E-mail transmission cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. First State Bank of the Florida Keys therefore does not accept liability for any errors or omissions in the contents of any message, which arise as a result of e-mail transmission. This message contains information that may be confidential and privileged and intended only for the exclusive use of the addressee. The copying, distribution, or other use of this communication by the addressee or any other person or entity is prohibited. If you have received this email in error, please advise the sender by reply, delete the message and destroy all forms of this communication (including paper/electronic).



*Karen M. Sharp*  
*President & Chief Executive Officer*

August 17, 2017

Office of Insurance Regulations

**First State Bank of the Florida Keys vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.**

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County.

Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County.

First State Bank of the Florida Keys is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

A handwritten signature in cursive script that reads "Karen M. Sharp".

Karen M. Sharp  
President & CEO

Cc: Mel Montagne, President of FIRM

## Gomez, Elenita

---

**From:** FIRM Admin - Caroline Horn <firmkeys@gmail.com>  
**Sent:** Thursday, August 24, 2017 9:33 AM  
**To:** Rate Hearings  
**Subject:** Citizens

To Whom It May Concern:

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study.

Regards,

**Kathleen Gomez**  
**Realtor Associate, SFR, E-Pro**  
**COLDWELL BANKER SCHMITT REAL ESTATE CO.**  
**29967 Overseas Highway, Big Pine Key, FL 33043**  
**direct: (305)393-5158**  
**Toll free: 1-800-488-3050**  
**Fax: (305)872-4220**  
**web: <http://www.IslandPals.com> / email: [IslandPals@aol.com](mailto:IslandPals@aol.com)**

*Like me on facebook click below*  
[Kathleen Gomez FL Keys Real Estate Agent](#)

**Gomez, Elenita**

---

**From:** anunez@fathomrealty.com  
**Sent:** Thursday, August 24, 2017 10:24 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike:

- \*Monroe County Windstorm Insurance premium is the highest in the State.
- \*Monroe County has paid nearly \$750 million in premiums over claims since 2004. \*Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates.
- \*Monroe County has the strictest building code in the State.
- \*Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.
- \*The divergence in the hurricane models is significant and warrants in-depth study.
- \*And lastly, Monroe County is a fabulous place to live in paradise...why would you jeopardize funds coming in to our county through new people desiring to live and work in Monroe County by raising the cost of housing????

Thank you for your valuable time,

Angela Nunez

## Gomez, Elenita

---

**From:** michelecook@cbschmitt.com  
**Sent:** Thursday, August 24, 2017 11:09 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study Signed,

Michele Cook

Coldwell Banker Schmitt Real Estate Co.  
11050 Overseas Highway  
Marathon, FL 33050  
(305) 783-8342  
<https://mcook.realestatefloridakeys.com/>



## Gomez, Elenita

---

**From:** Mike Martz <MMartz@pbcgov.org>  
**Sent:** Thursday, August 24, 2017 11:18 AM  
**To:** Rate Hearings  
**Subject:** Citizens

Hello,

Regarding the proposed rate increase for Citizens Insurance, something needs to be done when my insurance is over double my property taxes. When are we going to get insurance reform and or discounts for never having a claim. Why should I be paying for everyone else? Also, this east of 95 rule where you must have wind storm insurance is ridiculous as homes west of 95 had more damage than I living east of 95. When will something be done?

Please act.

Thanks!!!

Mike Martz  


**HIPAA NOTE:** This email conforms to the rules and regulations of the **HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)**. This email may contain HIPAA protected health information, which may include, but is not limited to, patient name, address, billing information, examination or treatment information, or other personal identifiers. All such information must remain confidential, and may only be viewed and utilized by those legally authorized. If such message is received in error, please notify the sender and delete the original. Any other use is strictly prohibited.

Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing.



**Gomez, Elenita**

---

**From:** Rick K <rickk15@verizon.net>  
**Sent:** Thursday, August 24, 2017 11:21 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Gomez, Elenita**

---

**From:** Rick Cheryl K <rickcherylk@verizon.net>  
**Sent:** Thursday, August 24, 2017 11:22 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Gomez, Elenita**

---

**From:** Rick Knapp <cherylrick@gmail.com>  
**Sent:** Thursday, August 24, 2017 11:22 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Gomez, Elenita**

---

**From:** Richard w Knapp <rickwknapp@verizon.net>  
**Sent:** Thursday, August 24, 2017 11:22 AM  
**To:** Rate Hearings  
**Subject:** Citizens

**Gomez, Elenita**

---

**From:** Susan D. Hanlon <SDH@SearcyLaw.com>  
**Sent:** Thursday, August 24, 2017 12:36 PM  
**To:** Rate Hearings  
**Subject:** CITIZENS

Vote NO on rate hike! There haven't been any major storms in 10+ years. VOTE NO!

\*\*\*\*\*  
| Privileged and Confidential | Electronic communication is not a secure mode of communication and may be accessed by unauthorized persons. This communication originates from the law firm of Searcy Denney Scarola Barnhart & Shipley, P.A. and is protected under the Electronic Communication Privacy Act, 18 U.S.C. S2510-2521. The information contained in this E-mail message is privileged and confidential under Fla. R. Jud. Admin. 2.420 and information intended only for the use of the individual(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. Personal messages express views solely of the sender and shall not be attributed to the law firm. If you received this communication in error, please notify the sender immediately by e-mail or by telephone at (800) 780-8607 and destroy all copies of the original message. Thank you.  
\*\*\*\*\*

**From:** Adam Lopez [<mailto:mr.adamlopez@gmail.com>]  
**Sent:** Thursday, August 24, 2017 2:46 PM  
**To:** Rate Hearings <[RateHearings@myfloridacfo.com](mailto:RateHearings@myfloridacfo.com)>  
**Subject:** Citizens

Fraud. That is the name of the game. It is the reason why Citizen's insurance continues to seek additional funds to cover what they deem as loses. But who actually loses here? The good family in South Florida who is being taxed in every corner. South Floridians face the highest taxation in the State. With roads requiring payment, sales tax rates that lead the State, and property taxes that continue to balloon.

But despite having reserves of 11 billion, and shedding tens of thousands of policy's, Citizens Insurance sees greater risk? An insurance company for the people, needs to better manage the hard earned funds they received for insurance premiums. Florida has not seen a major storm in years yet when the risk wanes, the cost of insurance continues to rise. Why? Because legislators fear the inevitable storm. But the true risk is hidden here. After Hurricane Andrew, many of homes were remade, stronger, to withstand a century storm. South Florida homes are built to the highest standards not in the state, but the country.

Fraud is real, but not only by shady construction companies, but also by the institutions we are suppose to believe in. We carry insurance because we value our homes and banks seek restitution of their shared investments.

Insurance fraud happens everyday, across the spectrum (auto, life, and home). But that doesn't mean we need to punish the average hard working family. Instead, what Citizens should be lobbying for is stiffer fines, and prison time for home owners insurance fraud. Citizens should arm itself with fraud detectives that work with law enforcement. This is the cost of doing business on a mass scale.

Loss prevention, detection and penalties for criminals who indulge in fraudulent practices should be the cry. Not a 10% increase because you are judging the honesty of all by the few bad oranges.

--

Sincerely,

Adam Lopez

**From:** Guillermo Cremati [<mailto:gcremati@yahoo.com>]

**Sent:** Thursday, August 24, 2017 4:42 PM

**To:** Rate Hearings <[RateHearings@myfloridacfo.com](mailto:RateHearings@myfloridacfo.com)>

**Subject:** Citizens

To Commissioner David Altmaier,

I do not agree with the rate hike to south florida and I urge you to freeze the rate and as to the MRP program and cap of \$10,000.00 if an insured does not use the preferred vendor program is taking the rights of the consumer to hire there own contractor that they trust and answers to the consumer with the loss.

That policy change should have never been approved as your office have hurt the consumer and all other carriers will follow in the policy changes in which you will not have a choice but to grant.

Sincerely,

Guillermo Cremati, Florida resident

**From:** Kim Rabito Show [<mailto:kimmieinthekeys@gmail.com>]

**Sent:** Thursday, August 24, 2017 7:04 PM

**To:** Rate Hearings <[RateHearings@myfloridacfo.com](mailto:RateHearings@myfloridacfo.com)>

**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,



**Gomez, Elenita**

---

**From:** Lara Rutskin Martin <hapynkeys@gmail.com>  
**Sent:** Friday, August 25, 2017 6:55 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

Lara Rutskin Martin, Realtor  
Coldwell Banker Schmitt  
Director, Charitable Foundation  
305-240-4905

**Gomez, Elenita**

---

**From:** Justina Cioffi <justinacioffi@me.com>  
**Sent:** Friday, August 25, 2017 7:25 AM  
**To:** Rate Hearings  
**Subject:** Rate hikes

As a retiree every dollar counts for me.

How about a discount for no claims for 5 years reward people that keep their homes repaired before issues happen. Old hot water heaters,plumbing and repairs to prevent claims.

The Texas storm is a preview of what sooner or later will hit Florida again. The Governor was not here when all the insurance companies folded and blue roofs covered south Florida. So keep Citizens!

Thank You

Robert Nelson  
[REDACTED]

Sent from my iPad

## Gomez, Elenita


---

**From:** cindi@dolberryrealty.com  
**Sent:** Friday, August 25, 2017 11:08 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State Monroe County has paid nearly \$750 million in premiums over claims since 2004 Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates Monroe County has the strictest building code in the State Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium The divergence in the hurricane models is significant and warrants in-depth study Signed,



**DOLBERRY** *Realty*  
LLC

Cindi Dolberry Broker, CCIM, E-Pro, SFR Res.Net Certified Agent  
Dolberry Realty, LLC  
22976 Overseas Highway  
Cudjoe Key, FL 33042  
"Dedicated to Personal Service"  
Cell-305-394-2542 Work-305-745-2600 Fax-888-371-8376  
Email: [Cindi@DolberryRealty.com](mailto:Cindi@DolberryRealty.com)  
[www.DolberryRealty.com](http://www.DolberryRealty.com)  
Like us on:  [Facebook](#)

## Gomez, Elenita

---

**From:** Donald Lee <dlee@cityofkeywest-fl.gov>  
**Sent:** Friday, August 25, 2017 11:42 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens Insurance

To whom it may concern:

Monroe County's premium rate is the highest in Florida. Monroe County has paid \$700 million more in premiums that it has received in claims since 2004. Monroe County is the third most unaffordable county in the US and the most unaffordable county in Florida, due in part to our high rate of insurance. Citizens is ignoring its legislative mandate to provide affordable insurance to Floridians.

This has created a recruiting and retention challenge for our current and prospective police officers that affects public safety in Key West. I implore you to bring this under control!

Sincerely,

**Donald J. Lee, Jr.**  
**Chief of Police**  
**Key West Police Dept.**  
**1604 N. Roosevelt Blvd.**  
**Key West, FL 33040**  
**305.809.1042 (office)**  
**305.809.1043 (fax)**

## Gomez, Elenita

---

**From:** Sean Brandenburg <sbrandenburg@cityofkeywest-fl.gov>  
**Sent:** Friday, August 25, 2017 11:52 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens Insurance

To whom it may concern:

Monroe County's premium rate is the highest in Florida. Monroe County has paid \$700 million more in premiums that it has received in claims since 2004. Monroe County is the third most unaffordable county in the US and the most unaffordable county in Florida, due in part to our high rate of insurance. Citizens is ignoring its legislative mandate to provide affordable insurance to Floridians.

This has created a recruiting and retention challenge for our current and prospective police officers that affects public safety in Key West. I implore you to bring this under control!

Thank you,

**Capt. Sean T. Brandenburg**

Key West Police Department

Administrative Bureau

Phone – 305-809-1084

Please note that my email has changed

sbrandenburg@cityofkeywest-fl.gov

## Gomez, Elenita

---

**From:** Caitlin McKinney <caitlin@cbschmitt.com>  
**Sent:** Friday, August 25, 2017 12:03 PM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike.

Monroe County Windstorm Insurance premium is the highest in the State

Monroe County has paid nearly \$750 million in premiums over claims since 2004

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates

Monroe County has the strictest building code in the State

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium

The divergence in the hurricane models is significant and warrants in-depth study

Signed,

*Caitlin McKinney*

REALTOR®, License #: SL3348825

The Sam Williams' Team

Coldwell Banker Schmitt Real Estate Co.

11050 Overseas Highway, Marathon, FL 33050

M: (305)304-7397

O: (305)289-6518

TF: (800)366-5181; Ext. 6518

[caitlin@cbschmitt.com](mailto:caitlin@cbschmitt.com)

**Gomez, Elenita**

---

**From:** Ryan and Kathy <ryankathy@bellsouth.net>  
**Sent:** Friday, August 25, 2017 1:16 PM  
**To:** Rate Hearings  
**Subject:** CITIZENS

Hello Really ANOTHER hike based on what numbers?????  
We are STUCK with this insurance and still amazes us how this company  
can operate in such a cavalier manner!!!!  
All about the \$\$\$\$\$\$\$\$

Kathy Oliver

**Gomez, Elenita**

---

**From:** Candace Jorritsma <cjorritsma@comcast.net>  
**Sent:** Friday, August 25, 2017 1:51 PM  
**To:** Rate Hearings  
**Subject:** Citizens Rate Increase Proposal - Stop the Madness!!!

Please respond to voters/residents who do not want to be further ripped off by outrageous actions by Citizens Property Insurance Corp particularly with regards to Palm Beach County. From today's Palm Beach Post....the facts are clear.....

## **Sen. Flores rips Citizens rate hike, 'borderline unAmerican' moves**

The Florida Senate's insurance chairwoman blasted a proposed rate hike up to 10 percent in South Florida by Citizens Property Insurance Corp. Wednesday and said she will consider legislation to limit its "borderline unAmerican" moves to restrict consumer choice in fixing certain claims.

"Make no mistake: This takes away a right someone already has," said state Sen. Anitere Flores, R-Miami, **interrupted several times by applause from the audience at a hearing in North Miami.**

**The average statewide increase for homeowners is 6.7 percent, but South Florida would see the highest increases. Miami-Dade and Broward counties face increases of about 10 percent, but Palm Beach County is not far behind with a 9.3 percent average hike for a standard homeowner's policy. A records request by The Palm Beach Post showed Palm Beach County's share of water-claims lawsuits is proportionately small: 5.1 percent, below the county's 7.1 percent share of the company's insured risk.**

**Losses from water claims-related lawsuits totaled just \$4.8 million in Palm Beach County in 2016, dwarfed by Miami-Dade County's \$70.7 million in losses, records show.**

**KEEP IN MIND – Part of this is due to them being allowed to continue the farcical REINSURANCE purchasing which should be ELIMINATED:**

**After the company posted a \$27 million annual loss, state-run Citizens Property Insurance Corp.'s board on Thursday approved buying more offshore reinsurance, though less than last year.**

**By unanimous vote in a 10-minute telephone meeting, the board approved buying \$1.3 billion in coverage for an amount not to exceed \$94 million in premiums. Citizens spent \$181 million on private reinsurance that covered no claims last year, more than six times its annual operating loss.**

Thank you from a Palm Beach County Resident and REGISTERED VOTER  
Candace Jorritsma  
[REDACTED]  
[REDACTED]



## Gomez, Elenita

---

**From:** Maccline2 <maccline2@aol.com>  
**Sent:** Friday, August 25, 2017 3:53 PM  
**To:** Rate Hearings; firmkeys@gmail.com; maccline2@aol.com  
**Subject:** ESCALATING WINDSTORM RATES IN MONROE COUNTY

Dear Sirs and Madams-

I watched the Citizens Property Insurance Corporation rate hearing before the Office of Insurance Regulation on August 23, 2017 live stream online, allowing for pressing business calls from my home.

I do not hold the same patience and diplomacy that my fellow F.I.R.M. members possess. So, perhaps, it was best that I was observing and cheering from afar when they presented and represented my sentiments so eloquently and without my seething, boiling frustration and roiling anger.

I was about to pay \$11,000 for my Citizens policy last year until a fortunate unfortunate happenstance occurred and I discovered that I had been paying thousands upon thousands of extra dollars throughout the decades.

So, in addition to the affliction of being a resident of donor Monroe county, when Florida Windstorm evolved into Citizens Property, the independent contractors did not apply the credits I deserved.  
This sounds like a class action suit ripe for the making.

In any case, I echo the opinions and pleas of Mel Montagne, President of F.I.R.M. and Sen. Anitere Flores, Dottie Moses, President of Island of Key Largo Federation of Homeowner Associations, et. al.

Please find your "humanity" and look beyond the computerized models unable to comprehend fairness.

And, please permit F.I.R.M to bring its case before an Administrative Law Court. To do anything less is an egregious abuse of legal, civil, you name it, proportions.

Thank you for allowing me to provide my input.

Meredith

Meredith A. Cline



**Gomez, Elenita**

---

**From:** HEIKI PARTS <heiki.parts@comcast.net>  
**Sent:** Friday, August 25, 2017 4:43 PM  
**To:** Rate Hearings  
**Subject:** Rate increase for Citizens

I urge the Commission not to approve the proposed 9.3% rate increase for Citizens in Palm Beach County.. Based on the data presented by an article in the Palm Beach Post on August 23, 2017 I find that at most a 4% +/- increase is warranted in Palm Beach County. This does not even take into account the questionable reinsurance amounts by Citizens,

Heiki Parts [REDACTED]

## Gomez, Elenita

---

**From:** Shannon Corn <scorn@cityofkeywest-fl.gov>  
**Sent:** Friday, August 25, 2017 6:13 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens Insurance

As a city employee for the police department in Key West Florida I am concerned about the price of wind insurance in the Florida Keys. The rate makes owning my home outside the city almost unbearable with a dual income and no children. We own a modest 750 sq ft. duplex and the monthly insurance on our home is almost as much as our mortgage. There is no cheaper housing available within a 30 min drive from my job at the Key West Police Department. If we had a child or took a pay cut we would have to leave the Florida Keys completely and look elsewhere in the state. Myself and many others would leave critical jobs in public safety if housing costs do not decrease soon. Please act to reduce the unreasonable wind insurance proposed by Citizens.

Thank you,

Shannon Corn  
Telecommunicator  
Key West Police Department - Key West, Florida

**Gomez, Elenita**

---

**From:** Natalie Ardis <natalieardis5@gmail.com>  
**Sent:** Saturday, August 26, 2017 7:24 AM  
**To:** Rate Hearings  
**Subject:** Please do not allow the Citizens Insurance Rate Hike.

Please do not allow the Citizens Insurance Rate Hike. Monroe County Windstorm Insurance premium is the highest in the State Monroe County has paid nearly \$750 million in premiums over claims since 2004 Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates Monroe County has the strictest building code in the State Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium The divergence in the hurricane models is significant and warrants in-depth study Signed,

--

Natalie Ardis, Realtor Coldwell Banker Schmitt Real Estate 305-481-3317 [natalieardis5@gmail.com](mailto:natalieardis5@gmail.com)  
[www.natalieardis.com](http://www.natalieardis.com) Sent from Gmail Mobile so please excuse any typing errors!

## Gomez, Elenita

---

**From:** Randy Powell <banjoboy71@gmail.com>  
**Sent:** Saturday, August 26, 2017 10:26 AM  
**To:** Rate Hearings  
**Cc:** powell.bobby@flsenate.gov; Al.Jacquet@myfloridahouse.gov  
**Subject:** Citizens

I am angered by the proposed 9.3 percent rate increase for Palm Beach County homeowners. Miami-Dade and Broward counties count for greater losses regarding "assignment of benefits" or AOB cited by Citizens Property Insurance Corp., for their reason behind this rate hike. Making this claim against Palm Beach County homeowners is either incompetent record keeping or an outright lie. Palm Beach County's exposure for the cost of covering AOB lawsuits is lower than its share of total exposure. Litigated loss expenses for Broward equal \$26.5 million and for Miami-Dade a whopping \$70.7 million while Palm Beach County amounts to only \$4.3 million according to records submitted by Citizens to the Palm Beach Post. This means that Citizens' claims are bogus. Further, proposals to change the way Citizens proposes to cap benefits would create a huge problem for homeowners. Please act now to deny Florida Insurance Commissioner David Altmaier's approval for this \$10,000 limit and deny Citizens this arbitrary and misleading rate hike.

Randy Powell  


## Gomez, Elenita

---

**From:** Jason Bregman <jab450@hotmail.com>  
**Sent:** Saturday, August 26, 2017 6:33 PM  
**To:** Rate Hearings  
**Cc:** Jason Bregman  
**Subject:** Regarding 2018 Rate Increase

To Whom it May Concern,

I oppose the hefty rate increase in Palm Beach County, Florida by Citizen Insurance for the 2017-2018 year. As a current policy holder since 2009 I am shocked by the notice I just received with an over 13% rate increase (nearly \$500) over the prior year. I live in Delray Beach in a modest 2 bedroom home and this increase is unjustified based on Citizen's claims. The Palm Beach Post Article from August 17, 2017 "Citizens blames hefty county rate hike on questionable lawsuit claims", clearly explains why this rate increase is unjustified, particularly for residents of Palm Beach County. With no recent storm events to pay out, Citizens should have no justification for this rate increase due to fraudulent acts in other counties. While I understand that the Florida Legislature has failed to address fraudulent "assignment of benefit" (AOB) claims, there is no reason Palm Beach County policy holders should have to pay for a clearly disproportionate amount of this fraudulent activity.


County % of AOB lawsuits % of total exposure

Broward 26.5% 14.6%  
Miami-Dade 64.1% 31.6%  
Palm Beach 5.1% 7.2%  
Rest of state 4.3% 46.7%

AOB litigated loss expenses, 2016

Broward \$26.5 million  
Miami-Dade \$70.7 million  
Palm Beach \$4.8 million

Source: Citizens Property Insurance Corp. response to Palm Beach Post records request

Regards,  
Jason Bregman  


**Gomez, Elenita**

---

**From:** S GOODLOW <sgoodlow@bellsouth.net>  
**Sent:** Saturday, August 26, 2017 9:58 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County. Monroe County Windstorm Insurance premium is the highest in the State. Monroe County has paid nearly \$750 million in premiums over claims since 2004. Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates. Monroe County has the strictest building code in the State. Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium. The divergence in the hurricane models is significant and warrants in-depth study. Thanks,

## Gomez, Elenita

---

**From:** Susan Costello <bonbonvivant@yahoo.com>  
**Sent:** Sunday, August 27, 2017 10:46 AM  
**To:** Rate Hearings  
**Subject:** Citizens

Greetings rate hearers,

I am a long-time Citizens customer in Palm Beach County and am very unhappy about the county being singled out for higher rates without justification. Palm Beach County should not be subjected to a 9.3 percent increase unless Citizens can provide **detailed** analysis of how/where insured properties in the County are costing Citizens more, not rely on this specious argument about AOB water claims as documented by the Palm Beach Post, "Miami Dade County has 31.6 percent of the company's total exposure (the potential cost to cover all properties) but 64.1 percent of the AOB lawsuits, according to data provided by Citizens. Broward has 14.6 percent of the exposure and 26.5 percent of the AOB suits.

In contrast, Palm Beach Co. has a lower share of Citizens' AOB suits (5.1 percent) than it does of the company's total risk exposure (7.2 percent)."

Stop ripping me off, Citizens. I pay my bill on time, have presented no claims, and have no plan to submit a claim unless

Mother Nature really does me in!

Thanks,

Susan Costello





## Gomez, Elenita

---

**From:** Dacbones <dacbones@aol.com>  
**Sent:** Sunday, August 27, 2017 10:55 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I think this company has a nerve to keep raising rates and deductbles. We have no choice be keep you no one else will take us but our house will be paid off soon and I would rather not have any insurance than have you. This is all over social media what you are doing. And we intend to keep it there until something is done. Have big wigs take a cut in pay. I hope they don't think we know how much they make. Thats where all the money goes. And they have a nerve to deny any claim people have or raise the decductable so high we can't pay. It's criminal. I hope Florida does something about this.

Dacbones  
dacbones@aol.com

**Gomez, Elenita**

---

**From:** PJ Eckert <randpj007@gmail.com>  
**Sent:** Sunday, August 27, 2017 11:10 AM  
**To:** Rate Hearings  
**Subject:** "Citizens"

I wish to express my discontent with CITIZENS' RATE INCREASING & MISMANAGEMENT of POLICIES.

Per local representative Gary Farmer, member, Florida Senate:

"This past Wednesday, Citizens Property Insurance held a public forum to discuss their PLAN to RAISE the PRICE of HOMEOWNER INSURANCE for PROPERTY OWNERS in BROWARD COUNTY.

\* In this meeting, Citizens FAILED to MAKE a COMPELLING ARGUMENT for the REASONS behind its RATE INCREASE.

\* Citizens has yet to address NUMEROUS CONCERNS about its MISHANDLING of CLAIMS & BAD BUSINESS PRACTICES,


\* which have led to INCREASES IN COSTS,

\* which in turn HARM HOMEOWNERS."

Senator Farmer has access to this information & advises that Citizens has no justification for any such rate increase.

Please listen to our representatives, not Citizens. Protect the citizens of Broward County & the State of Florida.

Thank you.

Phyllis S. Eckert  


## Gomez, Elenita

---

**From:** Greg <gregmacrealtor@aol.com>  
**Sent:** Sunday, August 27, 2017 2:17 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Greg MacLaren

25 year resident who's aid thousands of dollars into our Flood Insurance Program.

Sent from my iPhone

**Gomez, Elenita**

---

**From:** Mary James <mcjames45@gmail.com>  
**Sent:** Sunday, August 27, 2017 4:09 PM  
**To:** Rate Hearings  
**Subject:** CITIZENS

August 27, 2017

We're writing to you to express our discontent of Citizens rate increases and mishandling of policies. Every year our premium goes up whether our area has been impacted by a storm or not. We urge the Florida Legislature to deny Citizens their rate increase request.

Sincerely,

Robert & Mary James  


E-Mail: [mcjames45@gmail.com](mailto:mcjames45@gmail.com)

## Gomez, Elenita

---

**From:** Marine Bid Exchange <cstepcms.cs@gmail.com>  
**Sent:** Sunday, August 27, 2017 6:09 PM  
**To:** Rate Hearings  
**Subject:** Reply to Citizens Public Meeting at FIU on August 23, 2017 4:00 Pm to 8:00 Pm at Kovens Conference Center  
**Attachments:** MBX A.M.BEST AWARD.pdf; CMS Final Resume 4-16-15.pdf; MBX Problem Pamphlet 1.jpg; MBX Solution Pamphlet 2.jpg; MBX Repair Bid History.doc; CMS IAMI Award 1993.pdf; CMS 2005 Article on Marine Adj.pdf; MBX RFP - BARGE WRECK REMOVAL.pdf  
**Importance:** High

### **To Florida Department of Insurance, FDFS, and Insurance Commissioner about Claims and what is occurring with Citizens Insurance rates.**

The main issue has been the constant increase in insurance premiums with no hurricanes since hurricane Wilma in 2005 and the increase of AOB claims because adjusters are not doing their jobs. .

The reason that my premiums with Citizens have kept increasing is that many insurance companies including Citizens have felt or tried to control their costs by implementing the use of independent self employed adjusters and not have many well trained field staff in house adjusters all over the State of Florida. One field staff adjuster can reduce the cost of claims by 200 to 300 times more than what they are paid and thus the more staff adjuster the more training and control on claims management systems.

#### **That process is greatly flawed because of the following reasons:**

**1 Independent Adjusters** can inflate their billing hours in many ways where it is impossible to determine who and how much they are billing and when or where. Case example was after Hurricane Wilma and many adjusters after a few months had well over 100 to 200 pending open claim files to where they would bill each different insurance company an 1.0 to 2.0 hour entries every day and had done nothing to warrant those hourly daily charge to each company claims department that became on average 100 to 200 hours X \$75.00 Per Hour or about \$11,250.00 per week as an example. Citizens Insurance does not know if their adjuster(s) had been submitting invoices to State Farm or All State, Liberty Mutual, Farmers Insurance and the list can be very extensive since no one is able to see what is being charged to what insurance company since none of the insurance companies have a data base of adjusters billing hours. The issue has been for years that there is no way that all of the insurance companies could know what each independent adjuster was billing what company or making in total hours for work being performed in CAT claims or in general every day claims. The insurance companies never know what adjusting company is billing what hours to what insurance company and thus all are subject to being over billed. The case of Edward Jamblosky VS Travelers St Paul in Federal Court in Ft Meyers Florida was an example where the independent adjuster had been assigned well over 5,000 claims in 2 to 3 years. The independent adjuster never determined a true cost of repairs from Hurricane Charlie in 2003 and delayed the repair claim for over 3 years by offering low settlement offers with no agreed repair price from any repair contractor and still was still billing the insurance company. The judge ruled in favor of the policyholder and award a substantial amount for unethical claims handling and the independent adjuster was not allowed to handle claims for many years later. In some cases certain insurance claims managers have used the carrot and stick process to get adjusters to offer low ball settlements and if successful then the adjusters is well compensated.

**2 The thousands of independent adjusters and the thousands of insurance companies** every year they have been engaged in assigning millions of all kinds of claims where there has been no data base that generates an audit trail in real time records as to what insurance company assigned what independent adjuster. No record of how many claims assigned to that adjuster or their company name and what was paid to each adjuster by date and time. No record as to what degree of adjusting services was being offered including the payment time involving every insurance company and every independent insurance adjuster. That process has never been invented and thus offers a big open door for dishonest people to way over charge in claims services and or offer special deals to the policyholders and over payment or paying for items not covered and or failing to seek out subrogation recovery by negligent parties. In some case the policyholder can be apart of a settlement that is unethical in that the claim repair costs are inflated to cover the wind storm deductible or pay for items not covered. and that policyholder is offering compensation to the independent adjuster or some one in any insurance company and not just a state run company. The issue in summary, any one can be unethically compensated in many ways and do not expect any government agency to root out any fraud and or inside deals that involves unethical

compensation. It gets to be a very expensive process to investigate, arrest try in court and convict those and put in jail that are well hidden in what they do be it in all areas of the insurance indemification process by only human beings that want to be well over paid. .

**3 If an independent adjuster on an average claim maybe offers 30 to 40 billing dates on his invoice and or time entries** thus the adjusters billing invoices was to just to show how many different insurance companies in how many claim files in just one monthly period.? That number could be in the millions of \$ and never capable of being audited. Let us say that the adjuster in 30 day period actually generated in real honest hours of field and office travel work at 120 hours X

\$ 95 .00 in all pending claims or \$11,400 for the month. Not bad for a months work. The adjuster in billing invoices to over 40 to 50 different insurance companies that has well over **350 inflated hours X \$95.00 or \$33,350.00 for one month or for the year it is \$400,200. 00 .**

Consider that if an independnet adjuster works just 8 hours a day 5 days a week that is 40.0 hours X 4 week is 160 hrs or at \$95.00 per hour = \$15,200.00 per month if adjuster has that many claim files and can keep working to where that independnet adjusters is making \$182,400 a year. or \$15,200 X12 = The \$182,400 for a year. Most inside staff desk top adjusters are making with 4 to 6 years experience \$40,000 to \$65,000 in salary and some company benifits and a lot of income tax taken out with no work deductions and some medical premium deductions. Many staff adjusters take extra work home and do not get paid over time and in many cases to keep their claim load count down they over pay the claims in their pending desk top count of open files to lower and not be penilized for failing to not keep the claims count under control at some hypothetical count Many staff adjusters may in a whole year get a \$500 to \$1,500 in pay and that is just pennies as to what the independent and or the public adjusters makes in claims adjusting.

4 In many cases independent adjusters do not offer itemized hours by date or time as to what adjusting services was conducted on each day and just offer a grand total of hours over a 30 day period X an hourly \$ rate of from on average of \$75.00 per hour to as high as \$150 and hour. In certain specialty lines where very few ever see billings invoices in Marine and Aviation claims and major ocean hull and truck cargo and container claims on vessels the hourly rate is highly inflated at \$150 to \$200 an hourly rate. In many cases it is what ever one can get paid and yet most of the time the quality of the adjusting work has nothing to do with the hourly billing rate of pay. In marine and property claims since in many cases certain people are handling claims with no adjusting license or experience since very few companies conduct any back ground checks or run any audit trials on those who are breaking the law.

5 In many cases with independent adjusters making so much money and little or no supervisors nor any accountability the staff desk adjusters are offering claims to the independents adjusters who are willing to offer cash kick backs to those staff adjusters for new assignments or to middle or senior management people. No one is auditing and or seeing the true costs being incurred. Many staff adjusters do not have the past field training and or expertise to hande complex property claims and since in an office high rise 300 to 600 miles from the loss event they fail to conduct a detail claims investigation as to being valid loss event. and the indepenendt adjusters get to know what company insurance staff people are incompetent or way under trained.

6 Citizens has used an estimating software cost repair evaluation process for many years that is to used by their employed field independent adjusters to determine the cost of repairs to homes and business insured by Citizens. That process is very subjective and flawed based on the fact that the independent adjuster determines or thinks up what the the costs should be to repair. There are no licensed general repair contractors offering or being asked to offer their itemized bids with narrative comments in an open live transparent bidding process for all to see in an online low bid itemized repair auction process. Since a software estimating program is being used to determine the repair costs that means any adjuster or any insurance staff employee can seek out bribes or hidden favors for allowing just certain repair contractors to be award the repair job. In 2000 I invented an online low bid repair auction or **Request for Proposal** to obtain itemized competitve transparent bids with narrative comments by each repair contractor where all see the bids one second after the online auction closes. All see all bidders bids and comments and thus no fraud or favors to those in on the program and no mater what the Florida Statutes offer or the 69 B Rule says or the Civil Remedy complaint fillings say or offer they do not prevent any fraudulent deals since no one is being hired to conduct an out an out detail investigation and prove the inside deals that are being conducted. Why have so many insurance companies refused to use the MBX a RFP on line itemized bidding process that reduces the cost of repair claims by 38% to 57% and no fraud since the process is transparent for all to see.

#### Solution

7 Adjusters are not licensed repair contractors **nor can an adjuster pull building permits** or offer any warranty on the repair work or as to the quality of the work being conducted or when a **certificate of occupancy** can be obtained. Must have the adjuster offer an itemized damage discription with many photos of the damage and drawings in what are called online fill in templates with no \$ amounts being offered by an independnet or staff 6-20 adjuster. The adjusters have no repair equipment or any employees or any workers compensation insurance coverage or any CGL insurance to pay for

any negligent damages or a total loss event . The adjuster must request the number of bad weather days to extend the needed work time to complete the work as well as the total days to completion as presented in the RFP. The adjuster should also request the amount of money for any potential hidden damages to the property so as to determine if the potential total loss exposure could exceed the insured policy limits and render the damaged property as total loss. The policyholder then has the option to sell the land if the structure was a total loss or the removal of the damaged remains of the structure is in excess of the insured coverages. This must be established since do not want the work to be started and later in at \$45,000 have the repair contractor offering supplements that would exceed the insured value of the property. Most insurance companies will not pay more than what is on the declaration page as to maximum value of dwelling structure coverage.

8 I have offered some of my attachments that offers my past 46 years of experience in the P&C insurance field as a 6-20 adjuster for 10 years and as a 5-20 adjuster for 37 years .I am offering some information as to past bidding where well over 135 vessels were offered for bids to repair or sell as salvage. The online auction process never had any fraud or favors to be offered to any one. The RFP process began in 2000 and was closed down in 2015 because many insurance company personnel were unable to be offered or allowed any kick backs or favors. Thus with no adjusters being assigned to post RFP's online the online auction process was unable to post any repair jobs. Many insurance company employees and certain company officers were into seeking no competitive bidding and no transparent ways and thus since the process was unable to operate in unethical ways it was closed down. The online auction program can be re posted once an insurance company is willing to operate in a total transparent honest open live process where all see the bids instantly in the sale of salvage or the cost of repairs one second after the RFP auction closes.

9 I have been insured with Citizens for more than 10 years and rate is now over \$3,000 a year and my home has a 4 year old tile roof and carport was reinforced with extra 10" X 6" X18 ft long inclosure beam installed in 2015 as full extra support beam. Ft lauderdale Airport installed in 2016 all double insulated impact rated windows for sound reduction on new run way and 3 impact rated doors. On the other out side I have since 2008 all windows covered with built in according sliding impact shutters rated at 145 MPH built by Hursh company. I am double protected and have no trees that can hit the house and been in the home since 1973.

Sincerely Charles M. Stephens President

Charles M. Stephens, Inc.  
Marine Bid Exchange, Inc. and on line dual auction bidding process that has Trademarks, Copyrights and a past US Past Patent pending application.  
954 Nautilus Isle  
Dania Beach, Fl 33004  
(954) 921-7449 Office  
(954) 398-0078 Cell  
(954) 922-4458 Fax  
[cstepcms.cs@gmail.com](mailto:cstepcms.cs@gmail.com)  
[cstepcms@bellsouth.net](mailto:cstepcms@bellsouth.net)

## Marine Auction Site Given Claims-Management Award

Charles Stephens was so frustrated by what he saw as a lack of transparency in the boat salvage and repair business that he decided to do something about it: Create an auction site, putting a vessel's itemized damages before the public to shine a light on the whole process.

Stephens' site and company, MarineBidExchange.com, is so novel that it recently was awarded a U.S. patent. And, it was the E-Fusion award recipient in the Claims Management category.

MarineBidExchange.com could be likened to a marine version of the online auction site eBay. The site, known as MBX, establishes online competitive bids for marine vessels, either for repair or salvage. The site puts out a request-for-proposal or RFP and puts an itemized damage survey—performed by a licensed marine claims adjuster—in front of hundreds of potential repair facilities. That transparency, Stephens said, has resulted in drastically reduced costs. Fifteen such auctions have so far saved insurance companies \$1,699,000, he said; the total number of auctions since the site's launch is around 300.

While he was giving his presentation in Baltimore, the auction site was closing five deals. The next day, he pulled a crumpled piece of yellow legal paper out of his pocket and showed the results

### About the E-Fusion Award

The E-Fusion Award recognizes outstanding resourceful uses of Internet technology by insurance organizations. Awards are offered in six categories: agent/broker, claims, customer and benefits, office automation, special coverage and underwriting.

**Who Can Enter:** Insurers, reinsurers, third-party technology providers working with an insurer or brokerage or related financial services engaged in insurance.



**AWARD RECIPIENT:** The E-Fusion Claims-Management Award was presented to Charles Stephens, president, MarineBidExchange.com.

he'd scribbled down. At the top of the list was a boat that had sold for \$4,210.

"This was a boat that the insurance company thought they were going to have to pay to take to the dump," Stephens said. "We just sold it for four thousand." A second boat on the list, also deemed a total loss by an insurer, was auctioned for about \$5,800; that, he said, was because the vessel, a 2004 model just trashed by the recent hurricanes in Florida, still had its windshield intact, the value of which was \$7,000 alone.

The site also allows parallel bidding for both repair and salvage. There is no charge as yet to register a vessel with

the site, which may also expand to other types of property, he said.

The six finalists in the E-Fusion claims-management category all shared a common thread: Putting their key functions on the Web, rather than sending their clients hardware or software. Rather than having to install software, clients can simply use what they already have in the office—their existing Internet connections. There are no hassles with distributing or installing software or integrating a new program with existing ones.

The other finalists include:

- **CaseKnowledge** Litigation Management, a product of Chicago-based

**Judging Criteria:** The criteria were divided into two categories: business and technology. The business category included assessments of return on investment, return on relationship and return on recognition. The technical category assessed technical complexity and technical innovation.

**Judging:** Judges were Michael Edwards, chief information officer, American Skyline Insurance Co.; William Jenkins, CPCU and insurance technology consultant; Matthew Josefowicz, manager, Insurance Group; Celent Communications; Robert Litt, partner, KPMG LLP Information Risk

Management; Chuck Johnston, director, industry marketing, Callidus Software; Thomas A. Meyers, senior vice president and chief financial officer, New Jersey Manufacturers Insurance Co.; and Philip Roeper, chief information officer and senior vice president, American Re-Insurance Co. In addition, the A.M. Best Co. executives who participated in the judging were Paul C. Tinnirello, executive vice president and E-Fusion conference chairman; Lee McDonald, vice president and E-Fusion program chairman; Rita Tedesco, group vice president, and James Snee, vice president.



**CHARLES M. STEPHENS, INC.**  
**Marine Surveyor and Licensed Insurance Adjuster**

954 Nautilus Isle, Dania Beach, FL 33004 – (954) 921-7449 – Fax: (954) 922-4458

**Summary** [cstepcms@bellsouth.net](mailto:cstepcms@bellsouth.net)

Over 30 years experience managing complex maritime losses for insurance companies, individual and commercial clients, specializing in cost analysis for damage repairs, salvage disposal, engine failures, theft recovery, marina inspection and general cargo losses. Successful background in developing, implementing and managing strategies and programs to protect people, assets, and equipment. Adept at providing hands-on leadership and direction for risk assessment and accident investigations to save clients' claims costs. Extensive experience as an expert witness in court cases. Proven effective liaison/communicator (both verbal and written) with track record of success in research, analysis and strategies development. A resourceful problem solver with a strong sense of how to satisfy the needs and wants of the client. Discipline, determination and skill for getting the job done.

**Professional Accomplishments and Skills CHARLES M. STEPHENS, INC.**

- Successfully investigated over 190 theft, sinking and fire losses. Identified 5 theft cases to be fraudulent resulting in arrest and conviction of numerous individuals. Processed 3800 field claims.
- Skillfully conduct boating accident reconstructions. Provided critical information for all parties of one accident and clarified marine related terminology of boating accident involving 7-Mile Bridge and 4 fatalities. Reconstruction involved 3-way video taping of vessels from helicopter, duplicate accident vessel and chase boat.
- Recruited by Insurance Management International, Inc. as Marine Underwriting Consultant (1992-1993) and successfully:
  - a) Authored and prepared Physical Damage and Motor Truck Cargo Policy and support forms for Lloyds of London.
  - b) Revised Marine Pleasure Boat Insurance Policy and support forms.
  - c) Coordinated and established re-insurance and fronting insurance program with underwriters.
  - d) Established insurance agency and broker network.
- Prepared a risk inspection network within the State.
- Administered cargo claims and preparation of legal defense.
- Represent insurance companies in administering approximately 150 to 200 marine claims and investigations each year.
- Conducted detailed marine investigations for law firms in Dade, Broward and Palm Beach counties.
- Site Coordinator at Dinner Key Marina for Hurricane Andrew, with over 390 destroyed vessels in 1992.
- Advice on conditions of risk and operational hazards with potential to create losses to yachts, marinas, boat & shipyards, commercial hulls and personal injury, providing recommendations based on a Condition and Valuation survey report.
- Continually research manufacturers' bulletins, periodicals, trade publications and US Coast Guard recall notices to remain abreast on regulations and changes.
- Successfully instructed 2 Marine Surveying and Marine Insurance Adjusting classes at Florida International University in North Miami during Spring and Fall semesters 1990 involving 23 students.

**Professional Experience**

<b>Charles M. Stephens, Inc., President</b>	1978 – present
Marine insurance adjusting and marine surveying	
<b>MarineBidExchange.com Inc., President</b>	2000 – present
Internet auction on vessel repairs, salvage and future programs for marine industry	
<b>Insurance Company of North America</b>	1973 – 1978
<b>Marine Claims Adjuster and Marine Surveyor</b>	
<b>Maryland Casualty Insurance Company</b>	1973
<b>All Lines Claims Representative BI &amp; PD</b>	
<b>Reserve Insurance Company</b>	1970 - 1973
<b>Marine and All Lines representative</b>	
<b>State Farm Insurance Company</b>	1969-1970
<b>Adjuster Trainee/Field Representative</b>	

### Professional Training

Marine Insurance Symposium 8 hours – 1995, 1998, 2001, University of Miami  
National Association of Marine Investigators 24 hours – 1993, 1995, 1996, 1998, 2001  
American Boating Yacht Council Electrical Seminar 8 hours – 1993  
IBEX – Seminar on Ship and Yacht Construction – 1992, 1993, 1994, 1996, 1998, 2000, 2001, 2003 2004 2005, 2006, 2008  
Fort Lauderdale Mariners Club Seminars – Selected Speaker, 1992, video presentation, Member since 1989  
Oil Spill recovery Seminar 8 hours – 1991  
Strict Liability and Japanese Yacht Trade Symposium – 1991  
The National Underwriting ACE Conferences 2001, 2002, 2004, 2007  
Power & McNalis Insurance Seminar 8 hours – 1989, 1993, 1996, 2000, 2001  
Hazardous Chemical Seminar, DOT 8 hours – 1990, 1991  
US Department of Commerce International Export Seminar for Yachts and Accessories, Pier 66  
Tampa Bay Mariners Marine Insurance Symposium (\*Policy coverage issues) 1989, 90, 91, 2001,02, 04 05, 06, 07,08  
Miami Stolen Boat symposium Miami Marine Council – Speaker – 1987  
Southeastern Admiralty Law Institute 24 hours – 1985, 2001 – Member 2001  
National Association of Marine Surveyors – 25<sup>th</sup> Annual National Marine Conference 20 hours – 1985  
Arson for Profit seminar, ICO, Inc. Fire and Explosion Analysts 24 hours – 1984  
Commercial Maritime Seminars 8 hours – 1983, 1984, 1985 , 1994, 2000 & 2001, University of Miami  
Florida International University, Speaker on Marine Insurance Claims – 1979  
Shipyard Competent Person Training Seminar, OSHA 40 hours – 1976  
Tulane University Admiralty Law Seminars 25 hours – 1975, 1977  
Broward Community College Small Boat Law Course I & II 40 hours each – 1975, 1976  
49<sup>th</sup> American Merchant Marine Conference, Miami – 1975  
Detroit Diesel Overhaul School (71 series) 40 hours – 1975  
Joint US Military and Marine Cargo Packaging School 80 hours – 1973  
Temple University Insurance Company of North America Marine Seminar 40 hours – 1972  
Broward Community College Advanced 35mm Photography 40 hours – 1972  
Broward Community College CPCU, Part I, Principles of Insurance – 1971  
Miami Dade Junior College, Instructor Principles of Insurance, Adult Education – 1971  
All Lines Florida Adjusters License – 1970  
State Farm Legal Liability Claims School, Policy Interpretation 120 hours – 1969  
Vale Technical Institute, Time & Motion Studies 120 hours – 1969  
Certified Scuba Diver, 1973, re-certified in 2000  
Cole,Scott & Kissane P.A. Insurance Seminar 2008

### Education

School of Business, University of Miami  
Liberal Arts Major, Florida Southern College

### Publications

“Adjusters Adrift” – The need for better marine claims training, October 2000  
“Investigating Marine Claims: The Vital Role of the Surveyor”, Claims, September 2000  
“The Most Dangerous Leak of All” Motor Boating & Sailing Magazine, November 1977  
“ Who is Best Qualified to Settle Marine Claims”

### Awards and Recognitions

Investigator of the Year – 1993 from CNA Insurance Boat US. 2005A.M. Best E-fusion Award Claims Management Systems.

### Professional Affiliations

American Boat Yacht Council Marine Industries Association, International Association Auto (Boat) Theft Investigations, Southeast Chapter, National Association of Marine Investigators, Florida Marine Intelligence Unit, Fort Lauderdale Mariners Club, Miami/Port Everglades Chapters United States Propeller Clubs, ASM International, Technical Information Exchange for Marine Professionals, Marine Council. Owned a 18 ft Hewes, a 28 ft. Burpey Dive boat, A 32 ft Chritchfield and a 22ft Chris Craft run about and a Loan Star 29 ft cruiser.

# THE PROBLEM

## Current State of Affairs

Unlike the automobile repair industry, the marine repair industry has no standards or even guidelines regarding the cost of repair, which leads to higher costs, many times, accompanied by fraud.

- ✦ The cost to repair a damaged vessel is often determined by a single marine surveyor, insurance adjuster, or only one repair facility estimate.
- ✦ This often leads to much higher repair costs instead of what is required or needed for the vessel owner or insurance company. Many times repair facilities add on surprisingly high supplemental costs once the vessel has been moved to the yard for repair.
- ✦ Often, insurance claims are paid without questioning the itemized repair costs. Once this happens, the marine repair industry takes advantage of unaware insurance companies and continues to escalate repair costs.
- ✦ Regarding vessel salvage sales, many times only 2 or 3 bids are available, leading to very low sales. Our site typically has thousands of viewings per vessel.



cstepcmv@bellsouth.net

Cell #954-921-0078

954 NAUTILUS ISLE  
DANIA, FLORIDA 33004

Office: (954) 921-7449  
Fax: (954) 922-4458

## ADDITIONAL ADVANTAGES

MBx offers business advantages to all participants:

### Repair Facilities & Boatyards

- FREE Registration & Bidding
- FREE 24/7 access to new business
- FREE RFP Notices (Fax & E-mail)
- FREE Mini Webpage
- Save time typing estimates
- Place bids with optional details
- Reduce advertising costs
- Online collaboration with subcontractors

### Vessel Salvage Sellers

- Unlimited # of Photo Uploads
- Low 8% Commission Fees (only if Winning Bidder)
- Exposure to over 500 Online Salvage Bidders
- Quick Liquidation – 14 days average
- Optional Hidden Reserve Pricing
- FREE Escrow Service
- FREE Mini Webpage

### Vessel Salvage Buyers

- FREE Registration & Bidding
- FREE 24/7 access to new auctions
- FREE Mini Webpage
- More photos and details than other online auctions
- 10 Minute Auction Extensions prevents bid sniping

## MarineBid

®

## MarineBidExchange.com

"Marine Business to Business Auctions"

Charles M. Stephens  
President

954 Nautilus Isle  
Dania Beach, FL 33004

Office: (954) 921-7449  
Fax: (954) 922-4458

Website: <http://www.marinebidexchange.com>

## MarineBid Exchange.com<sup>®</sup>

# Lower Your Loss Ratio

Market Your Vessel Salvage  
For Sale or Repair  
and  
**BETTER YOUR  
BOTTOM DOLLAR**

Competitive Bidding Offers You:

- Lower Vessel Repair Costs & Supplements
- Faster Claims Handling
- More Credibility via 3rd Party RFP Facilitator
- Less Legal & Subrogation Costs
- Greater Detail & Less Subjective Estimating
- Elimination of Software & Costly Upgrades
- 24/7 Online RFP Management Preview & Review
- MUCH higher return from vessel salvage sales

[www.marinebidexchange.com](http://www.marinebidexchange.com)

# THE SOLUTION!

MarineBidExchange.com<sup>®</sup>

MarineBid  
Exchange.com<sup>®</sup>

## Market Your Losses

MarineBidExchange.com, Inc. (MBx) offers a simple SOLUTION to this problem, online RFP for vessel repairs and salvage auctions to liquidate total losses.

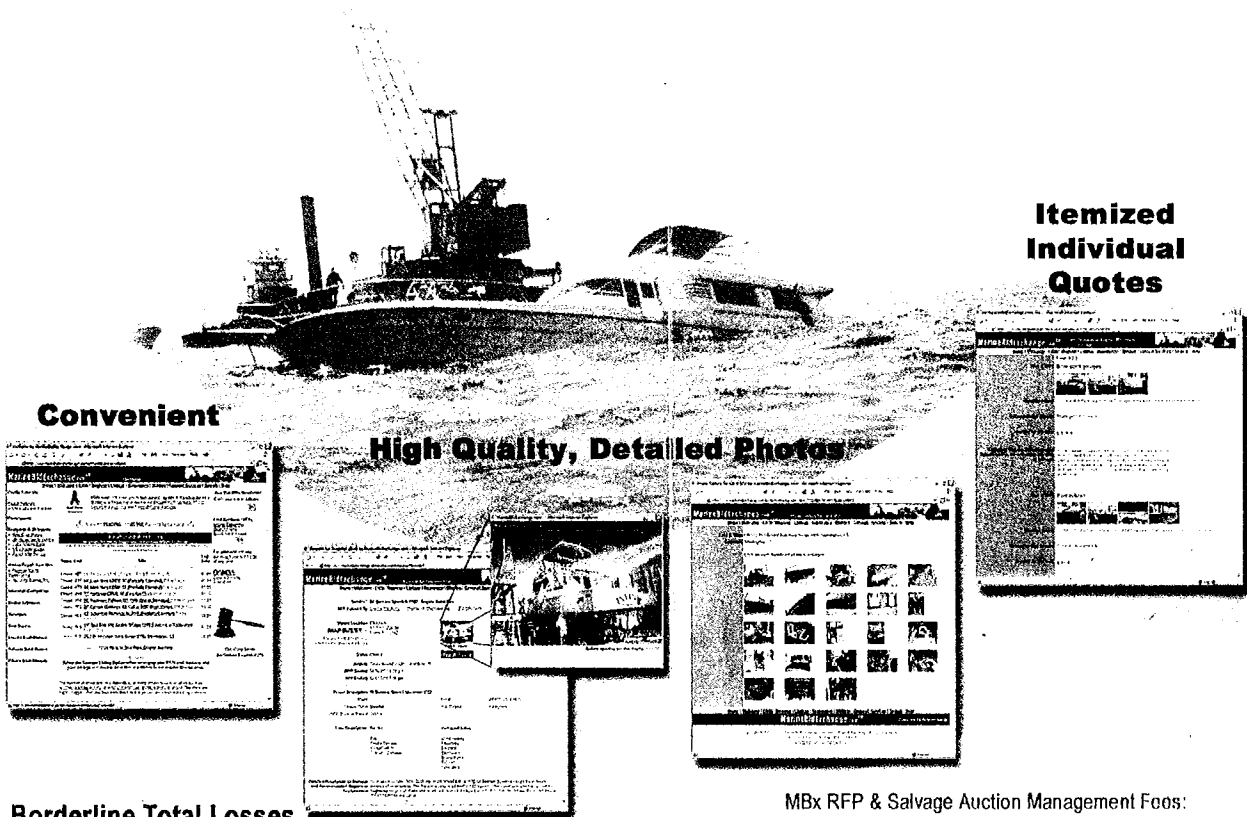
### What is an RFP?

RFP stands for "Request for Proposal" for vessel repair. Assuming the vessel is not a total loss, the designated Marine Claims Adjuster, Marine Surveyor, or their designated agent, posts an itemized damage survey on the MBx website showing the damage found and the recommended repair of each item. The amount of detail, number of digital photos, start and end time is entirely up to the individual entering the damage survey.

MBx electronically notifies all potential repair bidders in the area of the vessel location that new work is available for bid prior to the RFP start time. Participating bidders place their cost to repair each item along with an optional explanation of how they intend to repair that item.

After the RFP Period has ended, the insurance company has online access to all itemized bids. The lowest bidder IS NOT the automatic winner. The insurance company may select any one of the bidders based upon the itemized bid results, location and qualification of the repair facility.

*Many online RFP's receive repair bids that reflect as much as 100% difference between the low and high bid.*



Convenient

High Quality, Detailed Photos

Itemized  
Individual  
Quotes

### Borderline Total Losses

MBx offers both RFP and Salvage Auction platforms. RFP services for the lowest chosen bid to repair and Salvage Auctions for the highest bid to purchase "Where is, As is". If a vessel is a borderline total loss, we suggest using both RFP and Salvage Auction platforms on the same vessel at the same time. This leverages the vessel salvage buyers against the repair facilities making bids even more competitive. It also gives the insurance company and the insured more options.

- MBx RFP & Salvage Auction Management Fees:
- 5% of the lowest chosen bid for RFPs
  - 8% of the highest winning bid for Salvage Auctions
  - Optional RFP & Auction setup available upon request
- Call for pricing.

[www.marinebidexchange.com](http://www.marinebidexchange.com)

## The Winners! NAMI Honors the Investigators of the Year!

One of the first orders of business at this year's annual meeting in New Orleans was the presentation of NAMI's Investigator of the Year Awards. Both winners received engraved plaques, as well as a \$500 BOAT/U.S. gift certificate.

The winner in the Law Enforcement Category was Laurence E. Peterson, a Special Investigator with the Minnesota Department of Natural Resources. The case that won the award for Larry began when he was asked to provide documents on a boat that was believed to have been stolen. Larry inspected the vessel and used the HIN number to determine its owner. Larry later discovered that the owner had 26 boats registered in his name, including one that had been stolen twice. After requesting police reports and copies of the claims, Larry determined that the boat was a "ghost" boat that had never existed.

Larry compared an NCIC printout listing all watercraft stolen from Minnesota and Wisconsin with the boats registered in the owner's name and was able to identify a total of 13 "stolen" vessels. Larry also identified an additional 14 boats that had been stolen but were transferred to other persons. Working with two other investigators, Larry was able to identify and recover a total of 34 stolen or fraudulently claimed boats worth \$350,000! Investigator Peterson worked full time on the case from July to October 1990.



Charles Stephens (left) and Larry Peterson, winners of the very first NAMI Investigator of the Year Awards.

Charles Stephens, a marine surveyor and theft investigator from Dania, Florida won the Insurance Investigator Award. Charles' case began when he was hired by an insurance company to investigate the theft of a boat, which the insured had claimed was stolen by the his mechanic. Charles talked to the mechanic's landlord, who said the mechanic had been evicted from the home.

Charles went to the dock where the boat had been kept and discovered trash bags with remnants of red and burgundy stripes, silver tape, and other marine decals. He also found razor blades that appeared to have been used to remove the decals. Because of this trash, Charles believed the boat had been stripped of its identification and was being hidden.

Charles made numerous requests of local

police departments to try and find the mechanic. He also interviewed other mechanics and business associates of the mechanic. When the mechanic heard that Charles had been questioning his acquaintances, he came forward and volunteered that he had stripped the boat and placed it in a dry storage rack at the owner/insured's request. The boat was soon recovered, its name still faintly visible on the transom.

Charles worked on the case for over a month, interviewing more than 20 people and visiting 30 different locations. His effort shows that good, old-fashioned investigative procedures can coordinate information and assist police in recovering a missing vessel.

## 1993 NAMI Marine Investigator of the Year Award

### *Entries are Encouraged*

Thanks to all of the marine investigators who submitted entries for the 1992 Investigator of the Year Award. There were many exceptional stories but, alas, there can be only one winner for each category.

If you didn't win, try again! Marine investigators are encouraged to submit stories of successful investigations to NAMI NEWS for publication, as well as consideration for the 1993 award. (An investigation does not have to

have to taken place in the past year to be eligible for an award.) Besides recognition by your peers, winners receive an engraved "Marine Investigator of the Year" plaque to hang in their office, plus a \$500 BOAT/U.S. gift certificate!

Entries can be mailed to: NAMI, c/o the EXCHANGE, 880 South Pickett St., Alexandria, Virginia 22304.

# Who is Best Qualified to Settle Marine Claims?

*By Charles Stephens*

*Editors Note:* Charles Stephens submitted the following article in response to the article by Mark Mowl "Adjusters and Surveyors, Speaking the Same Language, Maybe" in the June 2004 *Exchange*. Like Charles Kanter, he's sticking his neck out by submitting an opinion that is likely to be controversial. This is the Technical Information *Exchange*, however. So let's just call this our Annual "Stir the Pot" issue.

\*\*\*\*\*

## **Sinking Losses**

An Insured went out of town on a business trip, leaving his 42-foot motor vessel tied up in the canal behind his house. Heavy rains fell for three days and on the fourth day the vessel was half sunk. He returned and filed a claim.

I met the insured and obtained a recorded statement and had him sign a non-waiver agreement while the vessel was being re-floated.

Two new bilge pumps had recently been installed by a contractor and both had stopped working. The vessel was plugged into shore power and adequate power had been supplied to the batteries. There were a total of three bilge pumps; the third bilge pump, which was amidship, also had been replaced two months before the submersion by a second contractor.

Inspection and testing of the bilge pumps revealed that two had been improperly installed; the 12v power from the batteries was cut off whenever the battery switch was in the off position. The repair yard also failed to install an elevated loop to prevent back flooding if the pumps' discharge openings went below the waterline. The third bilge pump, which had been installed by the second contractor, was wired directly to the battery but it had a defective shaft seal, which allowed water into the pump housing. It was no longer operable.

After completing the initial inspection of the bilge pumps system, I conducted a follow-up addendum recorded statement from the insured. The insured signed an authorization consent form that allowed me to obtain documents from any third parties that may have been responsible in causing the loss. Obtaining and presenting valid documentation is extremely important

whenever subrogation is a possibility.

The key to settling this claim would be a proper and fair prorating of the damages to those parties that had been negligent.

A detailed damage proposal was written and submitted to four local yards, which bid at a contractual "not-to-exceed" price. The hull carrier paid 20% of the loss, the repairer who had installed the two

a subrogation claim. The adjusters for the repair yard and bilge pump company had less time and expenses in determining coverage and the process afforded a much easier settlement for all parties.

Many marine surveyors do not have the training and they are not licensed to conduct this type of investigation. Unfortunately, there are very few insurance companies that are looking for ways to settle in the field, which has resulted in a backlog of hard-to-settle claims.

## **Personal Injuries**

A company CEO and his secretary were at a business luncheon when a yacht broker called to advise him that a yacht nearby had just come in on trade. After lunch, the two stopped by for a quick inspection. While on the boat, the secretary fell from a step box that had been temporarily secured to the cabin sole with two small nails. She was pregnant and had to be taken to the emergency room, where she had a miscarriage.

I received the claim four days after the accident from an insurance company representing the yacht brokers and marina facility. I went to visit the secretary, who was in considerable pain. I brought flowers and a box of chocolates, hoping she would give me a statement and work with me to resolve her claim. She said her apartment was a mess, she had not been able to clean or do laundry, and she would not give me a statement.

I arranged for services to clean her apartment, do her laundry, and deliver gourmet food and videos while she was recovering. The secretary then agreed not to see a lawyer for at least a week while I was investigating the accident.

The step box was videotaped with people stepping on and off. At least half of the time weight was placed on the box it slid out of position. The yacht's owner was interviewed and determined that the former captain, who had been fired, was probably responsible for the shoddy installation. The yacht broker was also interviewed and it was determined that he had failed to check the vessel for safety problems.

During the weeks that followed, I was able to convince the secretary to a fair

*Continued on page 10*

"A marine  
adjuster must  
have a flexible  
scheduled that  
allows him or her  
to collect facts  
and interviewing  
witnesses as the  
need arises."

pumps incorrectly paid 60% and the manufacturer of the defective pump paid 20%.

This process eliminated attorney's fees, field adjuster's time, court costs and long delays for the insured. It also reduced expenses as well as the time required for the inside adjuster to process

## MARINE CLAIMS, from page 9

settlement. I also convinced the two insurance companies involved to split claims expenses and settlement charges. The secretary later provided a statement and turned over medical bills and expenses that she was incurring so that a settlement offer could be presented once she had recovered from her injuries.

This case could easily have dragged on with lawyers on both sides incurring massive expenses, but within five months after the accident the case was settled for \$62,500. This included pain and suffering, loss of future income, loss of fetus, expenses, and expected disability. Each insurance company paid \$31,200 and about \$2,800 for monitor expenses and adjusting service.

### A "Typical" Lightning Claim

Even the most routine claims are often more complicated than they first appear and you have to spend time scratching below the surface to uncover all of the facts. An auto body shop owner reported that his 54-foot motor vessel had been hit by lightning. In this part of the country, that happens a lot. He submitted a claim for \$125,000 to repair the boat's electrical system and the electronics. The insurance company hired an electrical engineer, 1200 miles away, who later stated that the vessel was hit by lightning and that the cost or repairs were fair and reasonable. The electrical engineer charged over \$4,000 to travel and inspect the vessel for three days. The engineer's report was brief and had little substance. That's expensive, but still "typical."

I was hired to obtain competitive repair bids and write a repair proposal since the owner's repair estimate was not from a licensed local marine electrical contractor. This too should have been routine, but I decided to spend some extra time looking at the electrical system. First, I couldn't figure out where the lightning had hit the boat and how it had traveled. One electrical panel was damaged but another leg had very little damage. The electrical damage appeared to be more like someone had improperly plugged in the shore power cord and had 220-volt services on an incorrect ship's service leg.

On a hunch, I called the National Weather Service and requested a report on the lightning activity of South Florida for the date and time of the alleged lightning loss. The report came back saying there had been no lightning strikes within 150-mile radius. The period of

time was then expanded to seven days before and after; again, no lightning strikes had been recorded. A 20-inch by 25-inch color photograph was obtained from the weather satellite service showing there had been no cloud activity on the date of loss all over South Florida.

After a meeting with the insured and his attorney, it was apparent to everyone that this had been a fraudulent claim. Instead of the insurance company paying him money, the insured paid all in-

"I don't think the average marine surveyor is trained to handle insurance claims, too often they are in a position to be misled and licensed marine insurance adjusters."

vestigative expenses, including my fees. We also took a policy release from the insured on the vessel. This prevented his submitting a second claim on the vessel in the future. The insured agreed with advice of legal council.

### A "Typical" Theft

Another typical claim involved a stolen 10-year-old 28-foot boat with twin gas inboard/outboard engines that was recovered partially sunk in an unpopulated area in South Dade County. This was also a "typical" claim that

could very easily have been settled and paid quickly, but after poking around there were a few questions that needed to be answered, including a big one about the port side fuel fill hose connection, which was rusted away. How had the owner filled the tank when the fitting was gone?

The insured signed a non-waiver and authorization consent form. In a recorded interview he stated that the vessel had been used frequently and had been refueled the last time he'd used the boat. The insured was shown photographs of the rusted fuel fill and it was apparent that he had not used the boat. The latter, he later admitted, had been acquired at a substantially lower price than the insured value.

A local marine field adjuster takes a lot of pressure off the company's in-house staff by reacting quickly to evaluate and reevaluate the claim. What had originally looked like a standard, run-of-the-mill theft claim wound up becoming a criminal investigation. A lot of time had to be devoted to the claim, which I think was best handled by a licensed marine investigator. This is often the case; what appears to be routine on the Accord Form, turns out to be a con job and it's not easy switching horses in mid-stream.

Time is critical with many claims. Physical evidence that sits too long will often have been tampered with or might even disappear—tossed into a dumpster by some well-meaning boatyard worker. A marine adjuster *must* have a flexible schedule that allows him or her to collect facts and interviewing witnesses as the need arises. You can't do this, at least not do it well, while also doing pre-purchase surveys. A marine adjuster's sole concern should be the investigation of the loss and how to resolve the claim. Locating and interviewing a single witness will often mean the difference between paying or not paying a claim.

I don't think the average marine surveyor is adequately prepared to handle insurance claims; too often there is an unexpected turn in the claim's handling process that can best be evaluated by a properly-trained and licensed marine insurance adjuster. A surveyor is trained to survey undamaged vessels, which takes a lot of time. This is also true of the complicated business of handling insurance claims. The latter can sometimes take months and involve many hours of litigation and depositions. Given the time that is often required, one individual can't excel at both professions. □

## MarineBidExchange.com

To conduct a total wreck -Demolition removal of the barge required bids to be submitted and they were required to remove ever sliver of metal so as to not cut one bather's foot in Palm Beach County Florida in 2005. The bids were

\$289,000

\$228,000

\$200,000 and

\$167,000 low bid with no bribes in the \$20,000 range



UNDERWRITERS HAVE TO BUILD PROGRAMS THAT SAVE MONEY  
and KEEP THE CLAIMS ADJUSTERS FROM BEING DISHONEST.

954 Nautilus Isle  
Dania Beach, FL 33004  
954-921-7449 ph / 954-922-4458 fax



To: Whom it may concern regarding open bidding to repair damaged property.

US Patent Registration No.2,765,856

Regarding: Past Marine Vessel internet Auctions for Repair

Please be advised I am providing the basic details of our past RFP repair auctions.

Lot # 427 Bertram Sportfish 54 ft Built in 1982 Engine Room Fire, Auction 4/16/2001

Bids to repair	New River Marina	\$226,678.71	
	J B Marine	\$274,628.87	<u>Savings of \$54,409.29</u>
	Cable Marine East	\$281,088.00	

This auction has been viewed as of March 28, 2009, 12,937 times & # auction days 16

Lot # 758 Hatteras MotorYacht 77ft Built 1988 Engine room fire Auction 6/01/2001

Bids to repair	New River Marina	\$131,869.33	
	J.B. Meyer Marine	\$169,674.00	
	Chinnock Marine	\$176,749.65	<u>Savings of \$123,274.20</u>
	V&G Marine Yard	\$221,325.28	
	Cable Marine East	\$255,143.53	

This auction has been viewed as of March 28, 2009 10,193 times # of auction days 16

Lot # 616 Tiara Convertible 36 ft Built 1994 Engine Room Fire Auction 11/22/2002

Bids to repair	Cable Marine	\$185,425.80	
	J.B.Meyers	\$187,000.00	
	New River Marine	\$201,474.00	<u>Savings of \$180,652.00 on</u>
	Hartmmen Yachts	\$222,986.58	<u>just repairing</u>
	Accurate Marine	\$242,803.60	

This auction has been viewed as of March 28, 2009 1,867times # of Auction days 20

Note this 36 ft Tiara vessel had to be also offered for sale in an open forward auction# 622 at the same time the repair auction lot # 616 was presented. The selling auction generated 2,224 viewings and 69 bids with the high bid at \$55,001.00 to buy. The low repair bid and the salvage bid to buy were added together = \$240,426.80 an insured policy value of \$220,000 and thus determined to total savings of \$20,426.80

954 Nautilus Isle  
Dania Beach, FL 33004  
954-921-7449 ph / 954-922-4458 fax  
charles@marinebidexchange.com

Page 2 of 2

Lot # 643 Yank Grouper Fishing vessel 82 ft built 1982 Renovation Auction 07/19/2003

Bids to repair	Stocker Marine	\$190,300.00	
	New River Marine	\$291,105.75	<b><u>Savings of \$155,028.28</u></b>
	Cable Marine	\$345,328.28	

This auction has been viewed 891 times and # of auction days to bid were 33 days

Lot # 435 Lien Hwa Trawler 44 ft Built in 1998 Partial flooding Auction 4/16/ 2001

Bids to repair	Cable Marine	\$219,489.00	<b><u>Savings ? since in an open auction.</u></b>
----------------	--------------	--------------	---

This auction viewed 435 times since 03/27/09 and # of days bidding 17.

Lot # 712 Italian Custom Built M/Y vessel 76 ft built 2005 and repairs auction 11/10/05

Bids to repair	New River Marine	\$316,197.67	<b><u>Savings Of \$94,132.33</u></b>
	Bradford Marine	\$410,930.00	

This auction viewed 1,839 as of 03/27/2009 and # of days bidding 18 days

Lot #774 Dennison Yacht 112 ft Built 1988 Hurricane repairs Auction 03/07/06

Bids to repair	American Custom Yachts	\$ 807,765.17	
	Bradford Marine	\$1,467,055.00	<b><u>Savings of \$1,057,093.86</u></b>
	Broward Marine	\$1,864,148.86	

Rosciloli Marine Bid in valid since 10 items omitted and bid @\$919,158.00

This auction viewed 1951 times as of 03/28/09 & # of days viewing auction 36.

Lot #792 Morgan Sail vessel 60 ft Built 1982 Sinking damage Auction 07/05/06

Bids to repair	Hartman Marine	\$189,074.00	
	New River Marine	\$256,694.00	<b><u>Savings of \$181,207.00</u></b>
	Ramsey Marine	\$370,281.00	

This auction viewed 1646 times as of 03/28/09 & # of days to bid 30.

Lot # 561 Silverton Yacht 43 ft built 2002 New vessel Flooding Auction 03/18/02

Bids to repair	New River Marine	\$ 48,978.49	
	Yacht Plus Marine	\$ 56,430.00	<b><u>Savings of \$10,123.72</u></b>
	Cable Marine East	\$ 59,102.21	

This auction was viewed 6,925 times as of 03/27/09 & # of days to bid 13.

Note the vessel manufacture offered verbally to repair at over \$135,000.00 and if not repaired at their factory the 5 year warranty would cancelled on a new boat.

The vessel was repaired for flooding damaged and sold to a new buyer.

**Total RFP savings in repairing with open transparent bidding \$1,855,920.60**

954 Nautilus Isle  
Dania Beach, FL 33004  
954-921-7449 ph / 954-922-4458 fax  
charles@marinebidexchange.com

## Gomez, Elenita

---

**From:** ingletre1@juno.com  
**Sent:** Sunday, August 27, 2017 7:12 PM  
**To:** Rate Hearings  
**Subject:** citizens refuse to issue water insurance.....


my complaint is about citizen insurance  
i cannot get water insurance i only have fire  
with them for \$2000 but the inspector said this was wrong as a single person living in south florida for 40 years  
I should be able to have complete water damage policy  
why do they want an increase when they will not offer any hope in stead of asking for increases from the poor  
public megan ingle ingletre1@juno.com

---

### After Weeks Of Rumors, Joanna Gaines Comes Clean

trecommnews.com

<http://thirdpartyoffers.juno.com/TGL3142/59a351822710951812778st01duc>

Sponsored Links 

**Gomez, Elenita**


---

**From:** James Vodnik <jvodnik49@gmail.com>  
**Sent:** Monday, August 28, 2017 6:07 AM  
**To:** Rate Hearings  
**Subject:** Citizens

Dear Commissioners,

As a Citizens homeowners insurance policy holder I urge you to reject the latest request for rate increases from Citizens. I keep reading about these increased costs due to "assignment of benefit" fraud and quite frankly never heard of an insurance company that could be scammed so easily. That should not be the customer's problem to pay for; they need to eliminate this problem that should never have occurred in the first place. Ironically, we have not had a hurricane in over 10 years and yet rates continue to rise. They should **be coming down!** Lastly, I like many other retired homeowners live on a fixed income and cannot afford these never ending rate increases. Please put an end to this rip-off by Citizens and send them a message to get their costs under control.

Sincerely,  
James Vodnik



## Gomez, Elenita

---

**From:** Derrick Johnson <derrickinflorida@hotmail.com>  
**Sent:** Monday, August 28, 2017 10:08 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Derrick Johnson  


Sent via the Samsung Galaxy S8+, an AT&T 4G LTE smartphone

**Gomez, Elenita**

---

**From:** Barbara Rose <babsrose@msn.com>  
**Sent:** Monday, August 28, 2017 10:13 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Sent from my iPad

## Gomez, Elenita

---

**From:** Lisa Carter <lisainthekeys1@gmail.com>  
**Sent:** Monday, August 28, 2017 10:31 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most unaffordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Lisa Carter

## Gomez, Elenita

---

**From:** Pam Nada-Caley <caley@bellsouth.net>  
**Sent:** Monday, August 28, 2017 10:33 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.


Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Pam Nada-Caley  


Sent from my iPhone



**Gomez, Elenita**

---

**From:** Darryl Davis <ddavispa2@gmail.com>  
**Sent:** Monday, August 28, 2017 10:34 AM  
**To:** Rate Hearings  
**Subject:** CITIZENS INSURANCE CORP

The complete lack of oversight of the OIR allowing Citizens to erode policy language and force policyholders into a managed repair program is unacceptable. The carriers have unbridled access to OIR approval of limiting coverage and there is no protection of policyholders by OIR behavior. This has to stop. The \$10,000 limit on losses should a policyholder not elect a CPIC repair contractor is not in the best interest of the Florida public. OIR needs to stop approving these devastating erosions of coverage.

**Darryl A Davis, RPA, PA**

DDavis & Associates Inc

Past President, The Florida Association of Public  
Insurance Adjusters (FAPIA)

**Public Adjuster, Appraiser, Consultant**

**CELL - 954.709.3982**

**ddavispa2@gmail.com**

## Gomez, Elenita

---

**From:** Lisa Joseph <lisa@keysproperties.com>  
**Sent:** Monday, August 28, 2017 10:36 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Lisa Joseph



Virus-free. [www.avast.com](http://www.avast.com)

## Gomez, Elenita

---

**From:** Bob Wolz <bwolz@trumanlittlewhitehouse.com>  
**Sent:** Monday, August 28, 2017 10:51 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens Insurance

Being a businessman in Key West for more than thirty years, I fully understand the need to make a profit and to create a reserve for the major hit that could come along. Having said that I have also noted that Citizen's unfairly assumes Monroe County is such a great risk that we must pay far greater rates than similar coastal areas in the state. Not only is this unfair, but there is no scientific model that indicates we should expect this loss. There I am against this proposed increase.

Bob Wolz, Executive Director  
Harry Truman Little White House

## Gomez, Elenita

---

**From:** Karen Quist <kquist@icloud.com>  
**Sent:** Monday, August 28, 2017 11:08 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Program.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

**Karen Quist**  
Property manager, **American Caribbean Rentals LLC**  
Sales associate, **American Caribbean Real Estate-Lower Keys**  
27217 Overseas Hwy., Ramrod Key, FL 33042  
**305-942-3151 | [quist@acresales.com](mailto:quist@acresales.com)**  
**[www.vacationrentalsfloridakeys.com](http://www.vacationrentalsfloridakeys.com)**

## Gomez, Elenita

---

**From:** Cheryl Roll <cherylroll77@gmail.com>  
**Sent:** Monday, August 28, 2017 11:12 AM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens

To the Florida office of insurance regulation:

Please do not permit Citizens to increase rates for anywhere in Monroe County, whether in the county or within city limits. As residents of Monroe County, we oppose any further increases.

The insurance rates are already out of proportion to the rest of the state and have become a burden for most residents.

Cheryl Roll  
A Marathon, Florida homeowner and resident

## Gomez, Elenita

---

**From:** carolyn cicalese <carolyncicalese@gmail.com>  
**Sent:** Monday, August 28, 2017 11:14 AM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

## Gomez, Elenita

---

**From:** Caitlin McKinney <caitlin@cbschmitt.com>  
**Sent:** Monday, August 28, 2017 11:22 AM  
**To:** Rate Hearings  
**Subject:** Citizens

To whom it may concern:

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

*The best compliment I can receive is a referral from you to your friends and family! If you know anyone that wants to buy or sell, please ask them to contact me. Thank you!*

***Caitlin McKinney***

REALTOR®, License #: SL3348825  
The Sam Williams' Team  
Coldwell Banker Schmitt Real Estate Co.  
11050 Overseas Highway, Marathon, FL 33050  
M: (305)304-7397  
O: (305)289-6518  
TF: (800)366-5181; Ext. 6518  
[caitlin@cbschmitt.com](mailto:caitlin@cbschmitt.com)

**Gomez, Elenita**

---

**From:** Carmen Myers <myers.carmen23@gmail.com>  
**Sent:** Monday, August 28, 2017 12:04 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,



**Gomez, Elenita**

---

**From:** animalwoman@comcast.net  
**Sent:** Monday, August 28, 2017 1:03 PM  
**To:** Rate Hearings  
**Subject:** Citizens

Stop Citizens from jacking up our rates again this year because of their paying claims that are false!  
We should not have to soak up the cost of Citizens irresponsibly paying false claims, especially since we have not had a major hurricane in our area since 2005!

**Gomez, Elenita**

---

**From:** Cheryl <akreal@bellsouth.net>  
**Sent:** Monday, August 28, 2017 1:43 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Cheryl Moses  
305.304.7680  
Action Keys Realty

## Gomez, Elenita

---

**From:** Bill Wilkinson <billwilkinson2@att.net>  
**Sent:** Monday, August 28, 2017 2:20 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

I have not had a insurance claim sense completing our home in 1991.

Citizens property insurance corp has the rates so high along with very high deductibles that many of the owners that own their property free and clear are self-insured.

Thanks,

William S. Wilkinson  
Monroe County property owner

## Gomez, Elenita

---

**From:** Rebecca Yarb <yr201@comcast.net>  
**Sent:** Monday, August 28, 2017 3:59 PM  
**To:** Rate Hearings  
**Subject:** citizens rate hike request

As a native Floridian and homeowner for more than 31 years (in this same Broward home) I have seen Insurance rates for my homeowners and separate hurricane premiums go higher and higher and higher. Where will this stop??? First it was State Farm and Allstate and other major carriers who just up and left us without anything but Citizens for Hurricane coverage...the excuse being they hadn't charged enough for years so they had to make up for the payouts after 3 hurricanes in 1 year. So then everybody else jumped on the bandwagon and increased premiums too. So after How many years of extra charges to cover those losses, now because the slimy thieves who hired even slimier lawyers to protect their scheme to collect for whole house remodeling because of one leaky pipe with water damage, we, the innocent loyal policy holders are subjected to rate hikes on the homeowners policy. Well, part of the fault lies with Citizens for lack of response to come look at claims in a reasonable length of time, which allowed the crooks to make huge claims and get them paid, in spades. These people should have been prosecuted for fraud, not rewarded with insurance claims payouts. If we had competent people sitting on the insurance commission, this wouldn't have gotten this far. How is a homeowner to maintain their property to prevent damage rewarded?? Pay me more, Citizens says, because we can't get it any other way for our claims mismanagement. I am so disgusted with the State of Florida and its lack of respect for its' legal, law abiding citizens.

It has now reached the point where many residents, especially seniors, who not just won't, but can't pay these increased premiums. So they will be left with no insurance, and once they are in that position, if we get a hurricane, or have any type legitimate claim, they will be let on their own. How will that play in the media; will Rick Scott still be giving away my tax money to get more corporations to move to Florida? Or will somebody wake up and smell the coffee and refuse to cave in to Citizens and its supposed experts every time they ask for more and more money?

**Gomez, Elenita**

---

**From:** Catherine Christofis <solitairestone@gmail.com>  
**Sent:** Monday, August 28, 2017 4:08 PM  
**To:** Rate Hearings  
**Subject:** Insurance Rates

As a resident & business owner who is having a hard time making it, these ever increasing Citizen's hikes need to stop! You have billions in reserve.

Please reduce our premiums. They need to go down. It is affecting the real estate market badly.

My parents are seeing their insurance premium be triple the amount of their taxes. They are on a fixed income and won't be able to afford their home soon. It is also killing my condo maintenance because it keeps on rising!

Doesn't anyone give a damn?

Regards,  
Catherine

## Gomez, Elenita

---

**From:** Lori Cameron <admin@mlkar.com>  
**Sent:** Monday, August 28, 2017 5:10 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am a resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thanks,

Lori Cameron

**Gomez, Elenita**

---

**From:** Patti Nickless <pattinickless@gmail.com>  
**Sent:** Tuesday, August 29, 2017 5:10 PM  
**To:** Rate Hearings  
**Subject:** Citizens Windstorm Insurance

I am a  
32-year  
resident of Monroe County requesting that you please disallow and freeze any rate hikes from Citizens for Monroe County.

Monroe County Windstorm Insurance premium is the highest in the State.

Monroe County has paid nearly \$750 million in premiums over claims since 2004.

Monroe County is the most un-affordable housing market in Florida, due in part to unjustified windstorm insurance rates.

Monroe County has the strictest building code in the State.

Monroe County is a donor county to Citizens Property Insurance Corp. much like Florida is a donor state to the National Flood Insurance Premium.

The divergence in the hurricane models is significant and warrants in-depth study.

Thank  
you!

Patricia Nickless  


**Gomez, Elenita**

---

**From:** Ruth Drew <ruthdrew9@gmail.com>  
**Sent:** Tuesday, August 29, 2017 8:45 PM  
**To:** Rate Hearings  
**Subject:** Citizens

To Whom It May Concern:

As a homeowner and covered by Citizen I oppose this rate increase which I think is unfair and unjust. After reading the article in the Palm Beach Post, I was surprised and amazed about the increase as it is unjustified and that the Florida Insurance Commissioners should allow it.

Sincerely,

Wiley Drew



## Gomez, Elenita

---

**From:** Anna Fentriss <afentriss@aol.com>  
**Sent:** Wednesday, August 30, 2017 9:33 AM  
**To:** Rate Hearings; lisapate@floridarroof.com  
**Subject:** Citizens Rate Hearing - Written Comments FRSA  
**Attachments:** FRSAletterOIRwrittenCommentsCitizensRateHearing082317.pdf

Good morning - Attached please find a letter with written comments relating to the August 23, 2017 Citizens Property Insurance Corporation rate hearing.

Please contact me with any questions.

Thank you.

Sincerely,

Anna Cam Fentriss



FLORIDA ROOFING & SHEET METAL CONTRACTORS ASSOCIATION, INC.

SELF INSURERS FUND  
FRSA CREDIT UNION  
FRSA EDUCATIONAL FOUNDATION  
ROOFING FLORIDA MAGAZINE  
FRSA SERVICES CORP.

August 29, 2017

The Honorable David Altmaier  
Commissioner, Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399

BY ELECTRONIC MAIL  
ratehearings@flor.com

Re: Citizens Rate Hearing

Dear Commissioner Altmaier:

Thank you for the opportunity to submit written comments relating to the rate increase request of Citizens Property Insurance Corporation. We apologize that we were unable to attend the August 23 hearing.

Florida Roofing and Sheet Metal Contractors Association (FRSA) is a strong proponent of changes that will reduce or eliminate abuses of assignment of benefits (AOB). We believe this is an expensive problem right now that is getting worse every year. While much of the expense comes from repairs for water damage inside residences, we can very clearly see the outreach to the roofing industry. We are very concerned that roofing claims will start to increase dramatically for no apparent weather or contemporaneous disaster-related reason.

We think property insurance is especially important in Florida, and we want to see this insurance remain available for when it is needed. For this to continue, something needs to be done to curb the abuses that are too frequently tied to open-ended AOBs.

Our preference is for legislative change that will do the following:

- Limit the dollar amount of a claim that is subject to an AOB (not limit the dollar amount of a claim, but rather the amount subject to an AOB). We believe this will allow continued use of AOBs when truly necessary and will discourage or eliminate a large part of the abuse.
- Require notification to the insurer of damage within 48 hours of the event. The insurance company must have this information as soon as possible.
- Require submission of documentation of the damage to support any claim. If possible, require submission of detailed estimates for coverage before work is performed.
- Prohibit the availability of the construction lien law (part I, chapter 713, Florida Statutes) for any amount subject to an AOB.
- Require that the property owner/customer be provided a copy of any claim(s) submitted, any notice of litigation filed, and any judgment or settlement. Such copies must be provided at the time any action is taken (rather than months later).

Generally, we are not enamored with the concept of managed repair, but we understand that it may be a necessary option until and unless Florida's Legislature will act to control the abuses that involve AOBs. If it is

necessary to use managed repair, we believe some safeguards will go a long way to ensuring that repairs are made properly. These safeguards include:

1. Any contractor approval or prequalification should be based on licensure, verification of business entity status, and record of performing the type of work needed (such as permit history). Some insurance companies use existing and well-developed qualification programs that have been developed and are in use by manufacturers of roofing materials. Manufacturers have an incentive to make sure that installations are performed properly. Manufacturers tend to know more about roofing applications and roofing systems than those in the insurance industry (each to his own area of expertise). If contractor approval or prequalification is deemed necessary, we support what is developed by manufacturers of roofing products.

2. It will be in the interests of all if any contractor qualification program does not work to unduly restrict the number of contractors who can perform the work. Healthy competition will keep prices down and there are bound to be many property owners who already have a relationship with an established roofing contractor. If possible, this should not be precluded.

3. If any guidelines are developed, we request that any insurer do this with the participation and review of at least one experienced roofing contractor (not just any contractor).

4. For any insurer using managed repair and/or guidelines, we think it would be prudent to maintain some type of panel or quick response team to review any cases that do not fit the typical profile. A variety of factors can affect the condition of a roof or the criteria for a new roof system, and any of these factors may call for more than what is typically approved. Experienced roofing contractors face these issues daily.

We support the adoption of competency licensure for contractors who perform repairs related to water damage, but we do not believe that licensure alone is a solution. Licensure is a level of protection for the consumer and it does help reduce fraud. However, licensure alone will do nothing to stop the practice of performing more work than is needed. The best evidence of that is the fact that roofing requires a high level of competency licensure and there is a growing problem of AOB abuse related to roofing. That means AOB abuse in roofing is growing despite our well-established licensure scheme, so that must not be the solution to the problem as some like to say or suggest.

Finally, partly in response to testimony provided at the rate hearing that AOB works fine with medical care covered by health insurance, we are not so sure that is entirely likely. As employers and individuals, our members believe strongly that health care costs are growing too much and faster than they should be growing. Without solid findings, who is to say whether some of this increase is or is not due to AOB abuses in the health care industry?

Thank you for your consideration. If you would like more information or have any questions, please feel free to contact our legislative counsel, Cam Fentriss at 850-508-8030.

Sincerely,

Lisa Pate  
Executive Director

**Gomez, Elenita**

---

**From:** Richard Stauts <Richard.Stauts@floridacityfl.gov>  
**Sent:** Wednesday, August 30, 2017 11:15 AM  
**To:** Rate Hearings  
**Subject:** Citizens Insurance Rate Hike

I am very concerned about rate hikes. Please do what you can to minimize any increases

Rick Stauts, Executive Director  
Florida City Community Redevelopment Agency  
404 West Palm Drive  
Florida City, FL 33034  
P 305-247-8221  
C 305-772-1157  
F 305-242-8133

## Gomez, Elenita

---

**From:** Raymond Carr II <rhcarr@att.net>  
**Sent:** Wednesday, August 30, 2017 11:15 AM  
**To:** Rate Hearings  
**Subject:** Citizens

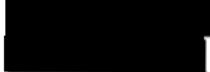
The cost of Citizens Windstorm only insurance in Islamorada, Fl has reached over 25% of my cost of ownership each year. My home was built well, and I received a certificate of occupancy in 1996. Dade County Approved Accordion Shutters, and qualifying as Heavy Timber Construction when rating my Policy are among the home's attributes. Yet my rates increase EVERY YEAR. I am being forced out of my home that I built.

Please consider that these continuing rate increases are putting more and more people in this dilemma.

Help!

Regards

Raymond H. Carr II



**Gomez, Elenita**

---

**From:** Macabeeee@aol.com  
**Sent:** Wednesday, August 30, 2017 12:07 PM  
**To:** Rate Hearings  
**Subject:** Citizens Rate Increase

**re: PROPOSED CITIZENS RATE INCREASE**

**My name is Elizabeth Huls and I am an 83 year old widow living on Social Security and some savings.**

**Citizens Homeowners Insurance payments take a huge amount out of my income and savings each year with the premiums as they are now. My premium was over \$4500.**

**I am not asking, I am pleading with you "rate committee" folks**

**to please use common sense and look at the facts about Palm Beach County's smaller water damage claims.**

**We are not responsible for false or inflated claims in other parts of Florida. DO NOT PLACE US IN THIS FALSE BALLPARK!**

**PLEASE DO NOT GRANT A SUPERFLUOUS INCREASE THAT WILL PLACE AN EXTREME HARDSHIP ON MANY POLICY HOLDERS SUCH AS I.**

**Elizabeth L. Huls** [REDACTED] [REDACTED]

**Gomez, Elenita**

---

**From:** CHARLES RADONICH <cruf1@bellsouth.net>  
**Sent:** Wednesday, August 30, 2017 12:15 PM  
**To:** Rate Hearings  
**Subject:** Citizens

I am opposed to the Citizens rate increase. I live in Palm Beach County and I only insure for wind with Citizens. I don't think it is fair to increase my premium for repairs that occur on the home owner insurance coverage. The insured that have the Home Owner insurance should bear the brunt of the increase. Citizens should make insuring water leaks an additional coverage charge. Somehow, sink holes are no longer a major problem. Could it be that dropping a lot of their policies had an impact on these claims?

Sincerely,

Charles Radonich

## Gomez, Elenita

---

**From:** Ray Walter <raydoubleu@gmail.com>  
**Sent:** Wednesday, August 30, 2017 1:24 PM  
**To:** Rate Hearings; Matt Sipowski; Ray Walter  
**Subject:** Citizens

I have been a Citizens customer since State Farm literally DOUBLED my premium several years ago. I am reading about average premium increases in Palm Beach County of approximately 9.3%. I only WISH my premium increased by only the estimated 9.3%. I just received my renewal (renewal due October 2017) and my premium increase is greater than FOURTEEN PERCENT (14%) over last year.

The governor-for-now and legislature need to get busy on serious insurance reform.

The saddest part is that despite the outrageous premium increase, I would rather stay with Citizens than be flipped to one of the fly-by-night companies who receive policy-transfers as payback for a contribution to our crooked-governor's campaign account. In my view there is literally no viable alternative, so you've left me no alternative; I would rather get ripped-off than totally-screwed.

John Walter  




**Gomez, Elenita**

---

**From:** Domingo Dos Ramos <dramos@ddrclaims.com>  
**Sent:** Wednesday, August 30, 2017 2:19 PM  
**To:** Rate Hearings  
**Subject:** OIR

To Commissioner David Altmaier,

I do not agree with the rate hike to south Florida and I urge you to freeze the rate and as to the MRP program and cap of \$10,000.00 if an insured does not use the preferred vendor program is taking the rights of the consumer to hire their own contractor that they trust and answers to the consumer with the loss.

I agree with FAPIA: Apparently managed repair is a problem for policyholders even as far away as New Zealand! C'mon Florida - Get with the program. Insurance companies shouldn't be forcing Floridians to make important financial decisions that will affect the amount of money they're entitled to for the damages to their home in a moment of duress. If insurance companies want to offer voluntary programs and give policyholders a choice - that would be fine. But forcing them with the threat of financial penalty is wrong. #stopmanagedrepair #citizens #fapia#policyholdersfirst.

This is the reason why home owners need to be aware of what is in your policy. When you buy insurance for your home your agent tell you that it is a full coverage policy because they use ISO form HO3 which was initially created to be an all risk policy. But what they don't tell you is that the insurance companies have been adding ENDORSEMENTS which have been little by little been restricting what you are covered for or limiting how much you can get all because they want to increase their profits so they can pay their CEO's millions of dollars in salaries. Since you are the consumer and you are paying for the product you should be able to see what you are getting and most importantly what endorsements, which take coverage away from you, they are actually giving you and how much you are saving for accepting those endorsements, which take coverage away from you, are really saving any money for you. Most of the time accepting those endorsements are not worthy as at the time of a claim you end up losing money. Let me give an example of what the insurance industry is doing to you. If you went to the store to buy a product you would require to see the product so you can determine if you are getting what you expected and if it is worth what they are charging you for it. Well you don't find out what the insurance company just sold you until you get the actual POLICY, and let's be honest how many HOMEOWNERS read their policy when is sent to them. Much less you don't really know how much you save. in view of this I suggest legislation that requires the insurance company to show you what they are providing you and how much you are saving for accepting the numerous endorsements they attach to your policy which actually saves money for the insurance company as they get to limit your coverage and payment of your claim. So at the end they get richer and you....."FIGURE IT OUT".... THIS IS MY PERSONAL OPINION REGARDING THIS MATTER BASE ON THE INFORMATION I HAVE BEEN ABLE TO REVIEW.

**Domingo Dos Ramos**  
**DDR Claims Consultants, Inc.**  
**Off.# 954-327-1611**  
**Fax # 954-327-1911**  
**Cell # 954-560-5299**  
**E-mail: [dramos@ddrclaims.com](mailto:dramos@ddrclaims.com)**

**Gomez, Elenita**

---

**From:** Vivian Ramirez <[vramirez@cmslawgroup.com](mailto:vramirez@cmslawgroup.com)>  
**Sent:** Wednesday, August 30, 2017 4:55 PM  
**To:** Rate Hearings  
**Cc:** James Mitchell; Valorie Chavin; George Mitchell  
**Subject:** Citizens Property Insurance Corporation Rate Increases  
**Attachments:** Letter to OIR re Rate Increase 8-30-17.pdf

**Importance:** High

Good afternoon,

Please see the attached correspondence.

Vivian Ramirez  
Legal Assistant to: Valorie S. Chavin & James E. Mitchell  
Chavin Mitchell Shmuelly, PA  
P.O. Box 611867  
North Miami, FL 33261  
Tel: (866) 345-2033, Ext. 106  
Fax: (305) 981-1054  
E-Service: [pleadings@cmslawgroup.com](mailto:pleadings@cmslawgroup.com)



Please be advised that this email and any files transmitted with it are confidential communication or may otherwise, by law, be privileged or confidential and are intended solely for the individual or entity to whom they are addressed. If you are not the intended recipient, please do not read, copy or retransmit this communication but destroy it immediately. Any unauthorized dissemination, distribution or copying of this communication is strictly prohibited and may be illegal. If you have questions about this communication, please contact the sender.

**CHAVIN MITCHELL SHMUELY, PA**  
Attorneys at Law

P.O. Box 611867  
North Miami, FL 33261

Phone: (866) 345-2033  
Fax: (305) 981-1054

E-Mail: [vchavin@cmslawgroup.com](mailto:vchavin@cmslawgroup.com)

---

August 30, 2017

**Via Email:**

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
[RateHearings@floir.com](mailto:RateHearings@floir.com)

Re: Citizens Property Insurance Corporation Rate Increases

To Whom It May Concern:

Citizens Property Insurance Corporation (“Citizens”) should not be permitted to raise premiums while providing less coverage.

On August 23, 2017, I attended the public hearing that took place on Citizens’ proposed raise increase. During the hearing, the only solution presented to what has been identified as a “*category five*” problem was to punish innocent consumers and raise already high insurance rates. Consumers and consumer advocates attending the hearing provided the Panel with countless examples of how this rate increase would further harm Florida’s citizens in an already difficult economic climate. The requested rate increase comes on the heels of aggressive policy changes that reduce the coverages and benefits afforded under Citizens’ policies.

In its presentation, and in response to questions posed by the panel, Citizens took *zero* responsibility for the monetary shortfalls used to justify the significant rate increases. Although there were a few subtle statements by Sha’Ron James, Florida’s Insurance Consumer Advocate, that implied Citizens’ huge salaries and administrative costs lend themselves to the problem, as well as comments from the audience that identified Citizens’ questionable adjustment practices, there was little information provided to the panel and public on how these factors have clearly contributed to the problem.

Of particular concern, as a lawyer who represents consumers in disputes with their carriers, and besides of course the argument for higher premiums with less coverage, is Citizens’ general statements attacking policyholders’ lawyers and mitigation companies by putting them all into the “bad” category for taking advantage of statutory attorney’s fees available to insureds. Based on my recollection, there were only two law firms mentioned during the hearing relating to “mining” of claims and AOB abuses. It is disheartening that entire professions are under attack because of what is alleged to be wrongdoing by a few “bad apples.”

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts. As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."

Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.

As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage to policyholders.

Very truly yours,

/s/ Valorie S. Chavin  
Valorie S. Chavin, Esq.

## Gomez, Elenita

---

**From:** Lynn Goodwin <lynngoodwinre@gmail.com>  
**Sent:** Wednesday, August 30, 2017 5:20 PM  
**To:** Rate Hearings  
**Subject:** Insurance rates in the Keys

Dear Office of Insurance Rates,

The Windstorm insurance for Keys properties is unbalanced as the residents of Monroe County are charged highest rates when we have the least amount of wind damage compared to other areas of the State of Florida. Our lesser damage comes partly due to better building codes, more over sight by building officials, and also more resistant materials to the damages of wind. Our insurance rates should be based on the actuarial facts that the recent study brought forward.

***Lynn Goodwin***

Key Colony Beach Realty

305-923-9487

800-766-5011 ext 121

Fax 305-289-0184

[lynngoodwinre@gmail.com](mailto:lynngoodwinre@gmail.com)

## Gomez, Elenita

---

**From:** Nancy Dominguez <administrator@fapia.net>  
**Sent:** Wednesday, August 30, 2017 7:13 PM  
**To:** Rate Hearings  
**Subject:** CITIZENS FORM FILING AND RATE HEARING PUBLIC TESTIMONY

As a Citizens policyholder, I am writing to express my deep concern about the the fact that Citizens continues to increase rates while restricting coverage.

Policyholders that suffer a disaster, whether it be a storm like Andrew or Harvey, or a fire that engulfs every precious belonging they own, deserve relief and the indemnification they purchased when they paid for their insurance policy.

AOB abuse, increased litigation expenses and unregulated water mitigation companies were identified as the problems that justified these rate increases. Why not regulate and control the water mitigation companies and others to make sure that if they act in any way that is against good public policy, they can be punished?

Mr. Gilway has testified numerous times, including at the recent rate hearing that these restrictive measures including forced managed repair, would not fix these problems. If that's true why would OIR allow Citizens to burden Floridians who need help and are in a time of need, with policy limitations and restrictions that won't fix anything, while simultaneously raising rates?

It would be wiser for Citizens to adopt a voluntary managed repair program - since these restrictions will not fix any problems. Why would you permit Citizens or any company to burden policyholders with policy restrictions that serve no purpose?

NANCY DOMINGUEZ  
Managing Director  
Florida Association of Public Insurance Adjusters

Phone: 866-235-6489  
Email: [administrator@fapia.net](mailto:administrator@fapia.net)  
Visit us at: [www.fapia.net](http://www.fapia.net)

**About FAPIA** - FAPIA was founded in 1992 to protect residential and business policyholders in the wake of devastating Hurricane Andrew in South Florida. Today FAPIA consists of nearly 400 members who are committed to ensuring homeowners who suffer an insured loss receive full and fair compensation from their insurance carriers. FAPIA members are located throughout the state and commit to a strict code of ethics as well as continuing education requirements to ensure policyholders receive the best representation. FAPIA consists of licensed insurance professionals who use their expertise to advocate for the consumer. The association is working to grow and enhance the industry by improving laws and regulations that govern public adjusters and their services to policyholders. For more information, visit [www.fapia.net](http://www.fapia.net) .

## Gomez, Elenita

---

**From:** Mike Capilli <DrMike@metropa.com>  
**Sent:** Thursday, August 31, 2017 7:18 AM  
**To:** Rate Hearings  
**Subject:** Citizens Proposed Rate Increases  
**Attachments:** Letter to OIR re Rate Increase 8-30-17.pdf

Thank You,

Dr. Michael A. Capilli  
Senior Vice President  
AIC, SPPA, AIC-M  
Windstorm Insurance Network Professional (WIND-P)  
Metro Public Adjustment, Inc.  
The Science of Adjusting™  
3551 Bristol Pike (Rt.13)  
Bensalem, PA 19020  
Florida 407-710-7828  
215-633-8000 x2007  
(f)267-525-0227  
[drmike@metropa.com](mailto:drmike@metropa.com)  
<http://www.michaelcapilli.com>



### Privilege and Confidentiality Notice

The information contained in this e-mail and any attachments may be legally privileged and confidential. If you are not the intended recipient or the employee or agent responsible for delivering the transmittal to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this e-mail is strictly prohibited. If you have received this e-mail in error, please notify the sender and permanently delete the e-mail and any attachment immediately. You should not retain, copy or use this e-mail or any attachment for any purpose, nor disclose all or any part of the content to any person. Thank you.



3551 Bristol Pike Bensalem, PA 19020 • p 215.633.8000 • f 215.633.8042 • 1.800.866.1994 • www.metro.pa.com



August 31, 2017

**Via Email:**

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
RateHearings@florir.com

Re: Citizens Property Insurance Corporation Rate Increases

To Whom It May Concern:

Citizens Property Insurance Corporation (“Citizens”) should not be permitted to raise premiums while providing less coverage.

On August 23, 2017, I watched the public hearing that took place on Citizens’ proposed raise increase. During the hearing, the only solution presented to what has been identified as a “*category five*” problem was to punish innocent consumers and raise already high insurance rates. Consumers and consumer advocates attending the hearing provided the Panel with countless examples of how this rate increase would further harm Florida’s citizens in an already difficult economic climate. The requested rate increase comes on the heels of aggressive policy changes that reduce the coverages and benefits afforded under Citizens’ policies.

In its presentation, and in response to questions posed by the panel, Citizens took *zero* responsibility for the monetary shortfalls used to justify the significant rate increases. Although there were a few subtle statements by Sha’Ron James, Florida’s Insurance Consumer Advocate, that implied Citizens’ huge salaries and administrative costs lend themselves to the problem, as well as comments from the audience that identified Citizens’ questionable adjustment practices, there was little information provided to the panel and public on how these factors have clearly contributed to the problem.

Of concern, as a resident public adjuster who represents consumers in disputes with their carriers, is Citizens’ general statements attacking policyholders’ lawyers and mitigation companies by putting them *all* into the “bad” category for taking advantage of statutory attorney’s fees available to insureds. Based on my recollection, there were only two law firms mentioned during the hearing relating to “mining” of claims and AOB abuses. It is disheartening that entire professions are under attack because of what is alleged to be wrongdoing by a few “bad apples.” Citizens also routinely adds my profession to that list without ever providing evidence of this accusation.





Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts. As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."

Without the benefit of the one-way attorney's fee provision, Florida citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.

As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage to policyholders.

Very truly yours,  
/s/ Dr. Michael A. Capilli  
Dr. Michael A. Capilli

## Gomez, Elenita

---

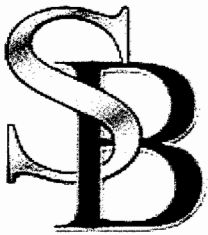
**From:** Steven Silverberg, Esq. <[steven@silverbergbrito.com](mailto:steven@silverbergbrito.com)>  
**Sent:** Thursday, August 31, 2017 8:50 AM  
**To:** Rate Hearings  
**Cc:** nancy dominguez; Gisel Brito, Esq.; Jogly Garcia  
**Subject:** Citizens  
**Attachments:** Letter to OIR.pdf

To whom it may concern:

Please see the correspondence I have attached. We await your prompt response.

Thank you and should you have any questions or concerns, please do not hesitate to contact our office.

Sincerely,



Steven Silverberg, Esq.

*Partner*

**Silverberg|Brito, PLLC**

P: 305-735-3966

F: 305-440-1055

A: 1200 NW 78th Avenue, Suite 302

Miami, Florida 33126

E: [steven@silverbergbrito.com](mailto:steven@silverbergbrito.com)

Confidentiality Notice: This e-mail contains information intended only for the use of the individual or entity named above. If the reader of this e-mail is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, any dissemination, publication or copying of this e-mail is strictly prohibited. The sender does not accept any responsibility for any loss, disruption or damage to your data or computer system that may occur while using data contained in, or transmitted with, this e-mail. If you have received this e-mail in error, please immediately notify us by return e-mail. Thank you.



**Silverberg|Brito, PLLC**  
Attorneys At Law



1200 NW 78th Ave, Suite 302  
Miami, FL 33126  
[www.silverbergbrito.com](http://www.silverbergbrito.com)

Email: [eservice@silverbergbrito.com](mailto:eservice@silverbergbrito.com)  
Phone: (305) 735-3966  
Fax: (305) 440-1055

August 31, 2017

**Sent Via Email**

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
[RateHearings@floir.com](mailto:RateHearings@floir.com)

Re: Citizens Property Insurance Corporation Rate Increases

To Whom It May Concern:

Citizens Property Insurance Corporation (“Citizens”) should not be permitted to raise premiums while providing less coverage.

On August 23, 2017, I attended the public hearing that took place on Citizens’ proposed raise increase. During the hearing, the only solution presented to what has been identified as a “*category five*” problem was to punish innocent consumers and raise already high insurance rates. Consumers and consumer advocates attending the hearing provided the Panel with countless examples of how this rate increase would further harm Florida’s citizens in an already difficult economic climate. The requested rate increase comes on the heels of aggressive policy changes that reduce the coverages and benefits afforded under Citizens’ policies.

In its presentation, and in response to questions posed by the panel, Citizens took *zero* responsibility for the monetary shortfalls used to justify the significant rate increases. Although there were a few subtle statements by Sha’Ron James, Florida’s Insurance Consumer Advocate, that implied Citizens’ huge salaries and administrative costs lend themselves to the problem, as well as comments from the audience that identified Citizens’ questionable adjustment practices, there was little information provided to the panel and public on how these factors have clearly contributed to the problem.

Of particular concern, as a lawyer who represents consumers in disputes with their carriers, and besides of course the argument for higher premiums with less coverage, is Citizens’ general statements attacking policyholders’ lawyers and mitigation companies by putting them all into the “bad” category for taking advantage of statutory attorney’s fees available to insureds. Based on my recollection, there were only two law firms mentioned during the hearing relating to “mining”

of claims and AOB abuses. It is disheartening that entire professions are under attack because of what is alleged to be wrongdoing by a few "bad apples."

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts. As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."

Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.

As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage to policyholders.

Thank you in advance for your anticipated attention in regard to this matter. Should you have any questions or concerns, please do not hesitate to contact our office.

Sincerely,

/s/ Steven Silverberg  
Steven Silverberg, Esq.

## Gomez, Elenita

---

**From:** Jesse Salman <jesse@arrowadjusters.com>  
**Sent:** Thursday, August 31, 2017 9:07 AM  
**To:** Rate Hearings  
**Subject:** Citizens  
**Attachments:** Citizens objection for rate hikes.pdf

Attached hereto is my letter regarding Citizens rate hikes and policy language

Thank you for your consideration.

--

Jesse Salman P.A.  
Arrow Property Insurance Adjusters  
2040 NE 163rd Street #301  
North Miami Beach, FL 33162  
954-825-1420 Direct  
305-684-8930 Office

*CONFIDENTIALITY AND PRIVILEGE NOTICE\* This electronic mail transmission and any attachment may contain confidential and/or legally privileged information intended for the named recipient(s) only. Any review, use, disclosure, distribution, copying or other action regarding the information contained in this transmission and any attachment by an unnamed recipient is strictly prohibited. Also, if you are not a named recipient, please immediately delete and purge this transmission and any attachment from your computer system. No Reservations Made.*

***A SOLUTION MUCH CLOSER***

I sat through last week's Citizens' hearing for rate increase. I have listened to both sides with an open mind. I am a licensed public insurance adjuster, and I see, firsthand, how policyholders are treated in the state of Florida. In general, it usually begins with a change of tone over the phone when the claim is first reported. It continues with irrelevant requests from the carrier to produce information that does not exist. And finally, denied for subjective opinions and not facts.

It seems, however, that property insurers are engaging in a race to deny claims. They are constantly seeking ways to absolve their responsibility. All of which happens towards the end of the statutory 90-day period. I see insurance companies rejecting proof of losses and conditioning coverage on production of another proof. I wonder, do insurers pay exactly what's on the proof anyways? Do they suddenly become more educated over the facts on which they decide whether coverage could be called? The value of the claim plays little to no factor in the coverage determination process.

Insurance companies have long abandoned their duty to adjust claims. If this one duty was met, Floridians would be able to rely on their insurance policy in times of need. They cannot, however, rely on it when it is an elaborated bait-and-switch scheme filled with if's and's or but's. My job as a licensed professional is to ensure fair treatment of my clients. Florida homeowners have the right to ensure fair settlements in the most expedient fashion.

Many companies in our state, have created double standards for treating claims with representation and claims that do not have one. "Fast Track" is considered to be when a policyholder decides to take-on the claim with very limited knowledge, instead of exercising his right under Florida law to retain the professional services of a licensed public adjuster or an attorney. It is almost guaranteed that the former will get the short end of the stick, leaving them with lower settlements. Double standards cannot be applied based on your legal choosing.

FL law provides protection in the form of sovereign immunity to the violator in chief. Citizens Property Insurance Corporation gets to ignore the norm, the standards of practice, and the law. Currently, it cannot be punished for its wrongdoing because *how can a state entity do harm to its people?* The scale should be balanced, always. Like privately held insurance carriers, Citizens has to finally mature into an organization that is not above the law, but one that meets the law and its legal obligations to its paying customers.

The recent approval of the OIR on policy language pertaining to limited water coverage, fuels the fire of unfairness. Private carriers will join the festivity and be able to further treat their policyholders with two different promises. The first promise is when the policyholder will subject himself to Citizens' own definitions of reasonableness and necessity. And the other promise, is a much lower coverage of \$10,000.00 that will be applied if you exercise your right to choose. Citizens will lure their policyholders with a "blank" check to fix their damages, but only if they use the carrier's vendors, who already have a "master," also known as Citizens.

This latest move, illustrates the finest form of Conflict of Interest. Citizens will now pass money from one pocket to another, leaving the homeowner vulnerable to shortcuts and the primary incentive of saving money. Citizens cannot sell two different promises on one single contract. Two competing values which leave the policyholder uncomfortable with either is simply not American.

In short, Citizens will be forcing policyholders to its dirty nest, rather than simply adjusting claims which is a law already in place. Adjusting claims means that a licensed insurance adjuster writes an estimate as he sees it, and not as his boss or board of governors tell him. It is when the adjuster gets a level of authority to properly and sufficiently indemnify the client. It is when the two parties avoid unnecessary and costly litigation.

For the past few years, Citizens has carried the torch for other companies in the march against the policyholder. Countless lawsuits filed against the carriers for unreasonable settlements or unfair denials. The lion share of lawsuits were successfully litigated and won by the people. Citizens and its allies are trying to change the language on their policies because they simply can't meet the promises on the contract and FL law.

The latest charge is that assignment of benefits (AOB) is the driver behind the rising costs of insurance. Citizens' president had the audacity to claim that over 80% of claims that are reported, are already being litigated and that the carrier did not have an opportunity to adjust the claim. Unless Barry Gilway is extremely misinformed, this charge is an unsubstantiated propaganda nothing short of a blatant lie. No lawsuit could or should be filed if no "cause of action" has been presented. It would easily be dismissed by the courts.

According to Gilway, the lawsuits stem from "a handful of law firms". These law firms employ loss consultants, who practice UPPA violations (Unauthorized Practice of Public Adjusting). The state needs to pursue these people and charge them for violating the law. Again, there are laws in place to curb certain behaviors that may affect insurance companies. Therefore, there is no need in changing policy language or the law.

My four recommendations to the legislature and the OIR are;

1. Develop a dialogue with insurance carriers to ensure they adjust claims and avoid litigation.
2. Reduce the statutory 90-days period to 30-days.
3. Do not allow carriers to condition coverage determination on a Proof of Loss, as it is unreasonable.
4. Pursue the people responsible for violating UPPA.

The four recommendations will bring sanity back to our industry.

Like a five-year-old child who throws a tantrum, Citizens is slowly getting its way of ignoring the law and the policyholders. Other carriers will follow suit, and yet again, the public will suffer. We have a chance to put an end to these problems with laws that are already in place.

Yours Truly,

Jesse Salman  
Public Insurance Adjuster

**Gomez, Elenita**

---

**From:** Lee and/or Pat Cummings <leeandpat@bellsouth.net>  
**Sent:** Thursday, August 31, 2017 3:19 PM  
**To:** Rate Hearings; FIRM Admin - Caroline Horn  
**Subject:** Citizens  
**Attachments:** Comments 8-23-17 Rate Hearing.docx

Please take the attached comments into your considerations.



## Comments: Citizens Property Insurance Rate Setting (Windstorm)

I am writing as both a concerned citizen and a member of the Board of Directors, Fair Insurance Rates in Monroe (FIRM) concerning the manner in which Citizens Property Insurance Corporation (CPIC) operates and sets rates for windstorm insurance. In my view the actions and performance by CPIC need far more comprehensive oversight by the Office of Insurance Regulation (OIR), and failing that, the Florida Cabinet and the Florida legislature. Among the areas that need to be addressed are the following:

- 1) The rate setting process is grievously flawed. It fails to follow the explicit statutory mandate that established CPIC, i.e., to offer affordable insurance as a non-profit insurer of last resort for those who cannot obtain insurance in the private market. Instead, Citizens appears to mimic for-profit insurers in its rate setting; ignoring the unique geography of Monroe County and failing to develop sound actuarial data to reflect the actual risk profile for the county. Instead of developing such a profile, Citizens has historically relied on four state-wide models that may, when applied statewide, (arguably) have some validity. However, when applied to Monroe County, these models produce widely divergent and unexplainable

rate differences. These unexplained variations, along with the absolutely unique geography of Monroe County were noted by CPIC's own chief actuary at last year's hearing but have not been adequately addressed by CPIC or OIR.

Even within this flawed rate setting procedure Citizens has failed to exercise reasonable options concerning affordability. Instead of following the letter or spirit of the law concerning affordability, Citizens has consistently chosen the model that produces the largest rate increase for Monroe County. The failure to even make a cursory attempt at providing affordable windstorm insurance has resulted in a 2017 rate that is 220% of the 2009 rate, thus resulting in Monroe County having the highest windstorm rate of any county in the state. This one form of insurance (and property owners still need other forms of insurance) continues to price windstorm insurance beyond the ability of many property owners to afford. While Citizens has accumulated a massive reserve fund and acquired re-insurance, none of the more than \$700 million in premiums in excess of claims collected from Monroe County has been rebated to policy holders; even worse there has been no meaningful respite from relentless annual rate increases proposed by CPIC and approved by OIR. This represents intellectual and administrative laxity by CPIC and OIR and augers for increased administrative and legislative oversight.

2) The history of CPIC indicates attitudes and behaviors more reflective of a corporation with a monopoly marketing position. In my opinion CPIC exudes an attitude of entitlement rather than an attitude of service. Previously, this has manifested itself in unseemly actions that included luxury travel accommodations, overly generous per diems, and salary structures resembling that of a major for-profit corporation. All of these questionable expenses were financed by CPIC rate-payers and only remedied by exposure in the media and/or internal audits. A better run organization would, for the benefit of all Floridians, be lean and service oriented and accordingly well respected. I note that CPIC's administrative costs do not correlate to its massive policy de-population. As an organization established by the state to assist citizens it CPIC might even consider utilizing some of its budget to help property owners harden their homes. This would include grants for mitigation projects and a continuous public outreach campaign providing useful information on protection of lives and property.

3) CPIC has self-induced credibility problems. Unfortunately, OIR is increasingly tarred with the same brush. Year after year CPIC finds new ways to justify rate increases such as sink hole claims and problems with assignment of benefits. CPIC consistently takes these limited problems and factors

them into rates applied in other areas where such problems do not exist to any meaningful degree. Again, CPIC acts like a corporate monopoly in its take-it-or leave it offers and responses. Consumers often feel that despite years of paying high rates they will not be fairly compensated in their moment of greatest need. CPIC's current problems with assignment of benefits is a result of the policy-holders having little or no faith in the claims adjustment process.

OIR is capable of restoring trust in the rate setting and claims adjustment processes. I would urge OIR to engage in vigorous oversight of CPIC on behalf of the citizens of Florida. OIR is, after all, a regulatory agency. Failure to adequately regulate CPIC reflects poorly on OIR and will inevitably lead to legislative intervention. This would not be necessary if CPIC, with OIR oversight were to adopt a meaningful reform of its business practices and follow a pro-consumer mandate. I urge OIR to become far more proactive in its oversight mission.

Sincerely,

Lee Cummings

## Gomez, Elenita

---

**From:** Oscar Mormeneo <oscar@homeclaims.net>  
**Sent:** Thursday, August 31, 2017 3:32 PM  
**To:** Rate Hearings  
**Cc:** Nancy Dominguez  
**Subject:** Opposed to Citizens Rate Increase  
**Attachments:** OM letter to OIR Citizens Rate increase.pdf

**Importance:** High

### ***HomeOwner Claims Public Adjusters, Inc.***

**Mailing Address:** P.O. Box 651280, Miami, Florida 33265-1280

Office 305-226-1212 facsimile 305-226-6616

Email : [oscar@homeclaims.net](mailto:oscar@homeclaims.net)

#### **Via Email:**

Office of Insurance Regulation

200 East Gaines Street

Tallahassee, FL 32399

[RateHearings@flor.com](mailto:RateHearings@flor.com)

Re: Citizens Property Insurance Corporation Rate Increases

To whom it may concern:

Citizens Property Insurance Corporation ("Citizens") should not be permitted to raise premiums while providing less coverage and reducing policy limits including not offering a named peril policy when requested by the policyholder.

#### ***I firmly agree with Senator Anitere Flores' statements at the Citizens Rate hearing.***

On August 23, 2017, I attended the public hearing that took place on Citizens' proposed rate increase. During the hearing, the only reasoning for the rate increase presented was that when they receive property claim most of the claims are represented by either an Attorney or a Public Insurance Adjuster. When these claims are filed the property has been repaired and Citizens had not had the opportunity to inspect the damages before they are repaired. Their outrages claims that every claim filed has had the properties repaired before Citizens' inspection are untrue. Being an insurance claims adjuster since 1979, I have never experienced anything such as this. In addition, I currently have 3 Citizens Property Insurance claims that the insured did not make any repairs to their property until Citizens sent their adjuster. On one particularly, they sent their adjuster, their engineer, plumber, and their floor tile expert to inspect the tile floors for matching purposes and then to bring samples of tile floor again for matching purposes. Even with such full cooperation on our part, we are still waiting for payment since the date of loss of December 27, 2016. On the other 2 claims that I mentioned above, I have similar or worse situations.

Citizens is also stating that they are spending too much money on litigation. Perhaps if they were actually adjusting the claims as it was done previously by having adjusters with authority to settle the claims, the law suits would diminish.

Citizens Property Insurance allows the take-out companies to pick and choose policies instead of having all insurers' assume policies by spreading the risk in the entire State.

Citizens Property Insurance may have a continuous increase in claims because the take-out insurer's only assume the younger properties and leave Citizens with the older and coastal properties.

Manage Repair will not resolve the issue because as stated above, the premiums are not covering the losses. Citizens must do house cleaning on how they allow take-out insurer's and how they adjust claims.

Statements by Sha'Ron James, Florida's Insurance Consumer Advocate, implied Citizens' huge salaries and administrative costs lend themselves to the problem; this is part of the problem. How much after is there left to pay

claims after salaries and administrative cost? Is it really the claims or their housekeeping? This is also true with the take-out insurer's high salaries and administrative cost.

Also, to say that lawyers who represents consumers in disputes with their carriers, the Public Insurance Adjuster who also represents the insureds, and all remediation companies are committing fraud is appalling. Fraud is a concern for all consumers, even those of us fighting on behalf of the policyholder. So, Citizens' general statements that attack policyholders' and those who are defending the policyholder's interest places us in a "bad" category just for simply being consumer advocates. Please go after the one or two bad apples but leave all others alone.

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts.

*As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."*

*Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.*

*As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage and limits to policyholders.*

*Sincerely,*

*Oscar Mormeneo  
Licensed Public Insurance Adjuster*

Regards,



**Oscar Mormeneo**  
**HomeOwner Claims Public Adjusters**

P.O. Box 651280

Miami, Florida 33265

Office: (305) 226-1212 - Fax: 305-226-6616

[www.MiamiPropertyDamage.com](http://www.MiamiPropertyDamage.com)



**“We have received many compliments over the years from happy clients, but the greatest compliment is when our clients refer their friends, family, clients or business colleagues to our firm. Please be aware of how much we appreciate these referrals and we can assure you that you will be treated with the same confidence and care we give to all of our clients. Thank you so much for your trust in us.”**

**HomeOwner Claims Public Adjusters, Inc.**

Mailing Address: P.O. Box 651280, Miami, Florida 33265-1280

Office 305-226-1212 facsimile 305-226-6616

Email : [oscar@homeclaims.net](mailto:oscar@homeclaims.net)

**Via Email:**

Office of Insurance Regulation

200 East Gaines Street

Tallahassee, FL 32399

RateHearings@flor.com

Re: Citizens Property Insurance Corporation Rate Increases

To whom it may concern:

Citizens Property Insurance Corporation ("Citizens") should not be permitted to raise premiums while providing less coverage and reducing policy limits including not offering a named peril policy when requested by the policyholder.

***I firmly agree with Senator Anitere Flores' statements at the Citizens Rate hearing.***

On August 23, 2017, I attended the public hearing that took place on Citizens' proposed rate increase. During the hearing, the only reasoning for the rate increase presented was that when they receive property claim most of the claims are represented by either an Attorney or a Public Insurance Adjuster. When these claims are filed the property has been repaired and Citizens had not had the opportunity to inspect the damages before they are repaired. Their outrages claims that every claim filed has had the properties repaired before Citizens' inspection are untrue. Being an insurance claims adjuster since 1979, I have never experienced anything such as this. In addition, I currently have 3 Citizens Property Insurance claims that the insured did not make any repairs to their property until Citizens sent their adjuster. On one particularly, they sent their adjuster, their engineer, plumber, and their floor tile expert to inspect the tile floors for matching purposes and then to bring samples of tile floor again for matching purposes. Even with such full cooperation on our part, we are still waiting for payment since the date of loss of December 27, 2016. On the other 2 claims that I mentioned above, I have similar or worse situations.

Citizens is also stating that they are spending too much money on litigation. Perhaps if they were actually adjusting the claims as it was done previously by having adjusters with authority to settle the claims, the law suits would diminish.

Citizens Property Insurance allows the take-out companies to pick and choose policies instead of having all insurers' assume policies by spreading the risk in the entire State.

Citizens Property Insurance may have a continuous increase in claims because the take-out insurer's only assume the younger properties and leave Citizens with the older and coastal properties.

Manage Repair will not resolve the issue because as stated above, the premiums are not covering the losses. Citizens must do house cleaning on how they allow take-out insurer's and how they adjust claims.

Statements by Sha'Ron James, Florida's Insurance Consumer Advocate, implied Citizens' huge salaries and administrative costs lend themselves to the problem; this is part of the problem. How much after is there left to pay claims after salaries and administrative cost? Is it really the claims or their housekeeping? This is also true with the take-out insurer's high salaries and administrative cost.



**HomeOwner Claims Public Adjusters, Inc.**

Mailing Address: P.O. Box 651280, Miami, Florida 33265-1280

Office 305-226-1212 facsimile 305-226-6616

Email : [oscar@homeclaims.net](mailto:oscar@homeclaims.net)

Also, to say that lawyers who represents consumers in disputes with their carriers, the Public Insurance Adjuster who also represents the insureds, and all remediation companies are committing fraud is appalling. Fraud is a concern for all consumers, even those of us fighting on behalf of the policyholder. So, Citizens' general statements that attack policyholders' and those who are defending the policyholder's interest places us in a "bad" category just for simply being consumer advocates. Please go after the one or two bad apples but leave all others alone.

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts.

*As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."*

*Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.*

*As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage and limits to policyholders.*

Sincerely,

Oscar Mormeneo

Licensed Public Insurance Adjuster

## Gomez, Elenita

---

**From:** Alicia Pardey <alicia@homeclaims.net>  
**Sent:** Thursday, August 31, 2017 3:49 PM  
**To:** Rate Hearings  
**Subject:** Citizens Property Insurance Corporation Rate Increases  
**Attachments:** AP letter to OIR Citizens Rate increase.pdf

### *HomeOwner Claims Public Adjusters, Inc.*

**Mailing Address:** P.O. Box 651280, Miami, Florida 33265-1280  
Office 305-226-1212 facsimile 305-226-6616  
Email : [Alicia@homeclaims.net](mailto:Alicia@homeclaims.net)

#### **Via Email:**

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
[RateHearings@flor.com](mailto:RateHearings@flor.com)  
Re: Citizens Property Insurance Corporation Rate Increases

To whom it may concern:

Citizens Property Insurance Corporation (“Citizens”) should not be permitted to raise premiums while providing less coverage every year and reducing policy limits.

On August 23, 2017, I attended the public hearing that took place on Citizens’ proposed rate increase. During the hearing, the only reasoning for the rate increase presented was that when they receive property claim most of the claims are represented by either an Attorney or a Public Insurance Adjuster and that when these claims are filed, the property has already been repaired and Citizens had not had the opportunity to inspect the damages before they were repaired. Their outrageous claims that every claim filed has had the properties repaired before Citizens’ inspection are untrue. In addition, our firm currently has 3 Citizens Property Insurance claims where the insured did not make any repairs to their property until Citizens sent their adjuster. On one particularly, they sent their adjuster, their engineer, plumber, and their floor tile expert to inspect the tile floors for matching purposes and then to bring samples of tile floor again for matching purposes. Even with such full cooperation on our part, we are still waiting for payment since the date of loss of December 27, 2016. On the other 2 claims that I mentioned above, we have similar or worse situations.

Citizens is also stating that they are spending too much money on litigation. Perhaps if they were actually adjusting the claims as it was done previously by having adjusters with authority to settle the claims, the law suits would diminish. Citizens Property Insurance allows the take-out companies to pick and choose policies instead of having all insurers’ assume policies by spreading the risk in the entire State.

Citizens Property Insurance may have a continuous increase in claims because the take-out insurer’s only assume the younger properties and leave Citizens with the older and coastal properties.

Manage Repair will not resolve the issue because as stated above, the premiums are not covering the losses. Citizens must do house cleaning on how they allow take-out insurer’s and how they adjust claims.

Statements by Sha’Ron James, Florida’s Insurance Consumer Advocate, implied Citizens’ huge salaries and administrative costs lend themselves to the problem; this is part of the problem. How much after is there left to pay claims after salaries and administrative cost? Is it really the claims or their housekeeping? This is also true with the take-out insurer’s high salaries and administrative cost.

Also, to say that lawyers who represents consumers in disputes with their carriers, the Public Insurance Adjuster who also represents the insureds, and all remediation companies are committing fraud is appalling. Fraud is a concern for

all consumers, even those of us fighting on behalf of the policyholder. So, Citizens' general statements that attack policyholders' and those who are defending the policyholder's interest places us in a "bad" category just for simply being consumer advocates. Please go after the one or two bad apples but leave all others alone.

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts.

*As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."*

*Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.*

*As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage and limits to policyholders.*

***I firmly agree with Senator Anitere Flores' statements at the Citizens Rate hearing.***

*Sincerely,*

**Alicia Pardey**

*Licensed Public insurance Adjuster*

HomeOwner Claims Public Adjusters

P.O. Box 651280 Miami, FL 33265

Office: (305) 226-1212 Fax: (305)226-6616

[www.MiamiPropertyDamage.com](http://www.MiamiPropertyDamage.com)



Follow us!

[Google+](#)

[Facebook](#)

[Twitter](#)

***HomeOwner Claims Public Adjusters, Inc.***

Mailing Address: P.O. Box 651280, Miami, Florida 33265-1280  
Office 305-226-1212 facsimile 305-226-6616

Email : [Alicia@homeclaims.net](mailto:Alicia@homeclaims.net)

**Via Email:**

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
RateHearings@flor.com  
Re: Citizens Property Insurance Corporation Rate Increases

To whom it may concern:

Citizens Property Insurance Corporation (“Citizens”) should not be permitted to raise premiums while providing less coverage every year and reducing policy limits.

On August 23, 2017, I attended the public hearing that took place on Citizens’ proposed rate increase. During the hearing, the only reasoning for the rate increase presented was that when they receive property claim most of the claims are represented by either an Attorney or a Public Insurance Adjuster and that when these claims are filed, the property has already been repaired and Citizens had not had the opportunity to inspect the damages before they were repaired. Their outrageous claims that every claim filed has had the properties repaired before Citizens’ inspection are untrue. In addition, our firm currently has 3 Citizens Property Insurance claims where the insured did not make any repairs to their property until Citizens sent their adjuster. On one particularly, they sent their adjuster, their engineer, plumber, and their floor tile expert to inspect the tile floors for matching purposes and then to bring samples of tile floor again for matching purposes. Even with such full cooperation on our part, we are still waiting for payment since the date of loss of December 27, 2016. On the other 2 claims that I mentioned above, we have similar or worse situations.

Citizens is also stating that they are spending too much money on litigation. Perhaps if they were actually adjusting the claims as it was done previously by having adjusters with authority to settle the claims, the law suits would diminish.

Citizens Property Insurance allows the take-out companies to pick and choose policies instead of having all insurers’ assume policies by spreading the risk in the entire State.

Citizens Property Insurance may have a continuous increase in claims because the take-out insurer’s only assume the younger properties and leave Citizens with the older and coastal properties.

Manage Repair will not resolve the issue because as stated above, the premiums are not covering the losses. Citizens must do house cleaning on how they allow take-out insurer’s and how they adjust claims.

Statements by Sha’Ron James, Florida’s Insurance Consumer Advocate, implied Citizens’ huge salaries and administrative costs lend themselves to the problem; this is part of the problem. How much after is there left to pay claims after salaries and administrative cost? Is it really the claims or their housekeeping? This is also true with the take-out insurer’s high salaries and administrative cost.

***HomeOwner Claims Public Adjusters, Inc.***

Mailing Address: P.O. Box 651280, Miami, Florida 33265-1280  
Office 305-226-1212 facsimile 305-226-6616

Email : Alicia@Homeclaims.net

Also, to say that lawyers who represents consumers in disputes with their carriers, the Public Insurance Adjuster who also represents the insureds, and all remediation companies are committing fraud is appalling. Fraud is a concern for all consumers, even those of us fighting on behalf of the policyholder. So, Citizens' general statements that attack policyholders' and those who are defending the policyholder's interest places us in a "bad" category just for simply being consumer advocates. Please go after the one or two bad apples but leave all others alone.

Rather than punish the innocent consumer with rate increases, it would be more prudent for insurance companies, the Florida Legislature, and the Florida Bar to identify and investigate those who are participating in what has been identified as "fraud" and "abuse," and to seek justice for all who have fallen victim to unscrupulous acts.

*As the Florida Supreme Court announced, "it is clear to us that the purpose of this [one-way attorney's fee] provision is to level the playing field so that the economic power of insurance companies is not so overwhelming that injustice may be encouraged because people will not have the necessary means to seek redress in the courts."*

*Without the benefit of the one-way attorney's fee provision, Florida Citizens will not be able to retain counsel to fight large and powerful insurance companies that wrongfully deny or underpay their claims. Florida citizens require the protections of these checks-and-balances, and should not be punished by losing their access to legal representation or being forced to pay for the improper acts of others.*

*As the Office of Insurance Regulation is well-aware, its purpose is to safeguard the public by regulating the insurance industry. Given its purpose, the Office of Insurance Regulation should not approve Citizens' request to raise premiums when, at the same time, it is providing less coverage and limits to policyholders.*

***I firmly agree with Senator Anitere Flores' statements at the Citizens Rate hearing.***

*Sincerely,*

*Alicia Pardey  
Licensed Public Insurance Adjuster*

**Gomez, Elenita**

---

**From:** Javier Garrido <garridoj2000@yahoo.com>  
**Sent:** Thursday, August 31, 2017 3:54 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens  
**Attachments:** Firm Letter 83117.docx

Please see attached and consider our rates!

Sincerely,  
JG Rentals

# JG RENTALS

212 Key Haven Rd.  
Key West, FL 33040  
(305) 766-5284

August 31, 2017

Office of Insurance Regulations

JG Rentals vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County. Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County. The Key West Chamber is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

*Javier Garrido*

Owner

cc: Mel Montagne, President of FIRM

## Gomez, Elenita

---

**From:** Javier Garrido <javier.garrido@keywestvacationhomes.com>  
**Sent:** Thursday, August 31, 2017 3:57 PM  
**To:** Rate Hearings  
**Cc:** firmkeys@gmail.com  
**Subject:** Citizens  
**Attachments:** Firm Letter 83117.docx

Please see attached and consider our rates!

Sincerely,

Javier Garrido  
Key West Vacation Homes  
305/292-8905  
[Javier.Garrido@KeyWestVacationHomes.com](mailto:Javier.Garrido@KeyWestVacationHomes.com)  
[KeyWestVacationHomes.com](http://KeyWestVacationHomes.com)





201 Front St. Suite 333  
Key West, FL 33040  
(305) 766-5284

August 31, 2017

Office of Insurance Regulations

Key West Vacation Homes vigorously opposes any further increases in windstorm insurance rates by Citizens for Monroe County.

Citizens has unfairly raised windstorm insurance rates for Monroe County so that they now are over 220% of the 2010 rates. This has resulted in Monroe County paying premiums totaling more than \$700 million more in premiums than claims since 2004. Troubling is the fact that despite a statutory mandate to provide affordable insurance, Citizens has consistently chosen the model that is least favorable to Monroe County. Fair Insurance Rates in Monroe (FIRM) argues that the four State-approved windstorm rating models utilized by Citizens yield widely inconsistent results when applied to Monroe County. This is the eighth consecutive year that FIRM will be appearing and testifying against further rate increases for Monroe County and alleges that OIR has wrongfully denied FIRM its lawful right to present its case before an Administrative Law Court. If FIRM is permitted to bring its case before an Administrative Law Court, FIRM will seek to show that the rate setting methodology utilized by Citizens and approved by OIR is flawed in many respects as it relates to Monroe County. The Key West Chamber is concerned about significant rate increases that burden the residents and businesses of this community.

Sincerely,

*Javier Garrido*

General Manager

cc: Mel Montagne, President of FIRM

**Gomez, Elenita**

---

**From:** Karen Schiffmiller <kschiffmiller@gmail.com>  
**Sent:** Thursday, August 31, 2017 4:48 PM  
**To:** Rate Hearings  
**Subject:** Citizens Rate Increase  
**Attachments:** OIR ltr.pdf

Please see attached letter.

Thank you,  
*Karen R. Schiffmiller*

*KAREN R. SCHIFFMILLER*  
*8464 Via Serena*  
*Boca Raton, Florida 33433*  
*(954) 804-1554*

August 31, 2017

VIA EMAIL: [ratehearings@flair.com](mailto:ratehearings@flair.com)

Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399

Re: Citizens Property Insurance Corporation Rate Increases

Dear Sir/Madam:

When I first heard that Citizens was requesting a rate increase I was quite taken aback and feel this should not be approved. Citizens has diminished coverage and benefits in their policies and this will most certainly harm innocent homeowners that already pay high insurance premiums whom cannot afford their current rates, much less a rate increase.

A few years back, I attended a forum held by Sha'ron James at FAU. Citizens spoke as well as other carriers, and I was incensed that the "elephant" in the room such as their exorbitant salaries nor their less than stellar claims practices were not being addressed. Having had the opportunity to speak, I addressed these issues and spoke directly to Citizens suggesting that they fix what is "broken" on the inside, there would be less issues moving forward.

Unfortunately I was unable to attend the public hearing on August 23, 2017, but did view it later that evening. Citizens seems quick to blame AOB abuse and increased cost of litigation for monetary deficiencies, and they still take no ownership for their part in these deficiencies. There are good and bad in every facet of life, but I was disturbed by Citizens comments categorizing all attorneys and mitigation companies as "bad". It is unfortunate that entire professions get lumped together or are placed under attack because of a few "bad" companies that do wrong.

Being a public adjuster who abides by the rules and adheres to a certain code of ethics, my profession is always under attack for the same reason and it is unfair. I see what transpires on the inside as well as outside and protection of my clients is first and foremost. What if an insurance company does not properly pay a claim, or they deny a

covered claim, Florida consumers will not have the means to protect themselves without the one-way attorney's fee provision.

Florida consumers need protection and they should not be punished for the acts of the wrongdoers. The Office of Insurance Regulation must regulate insurance companies and protect Florida consumers from already diminished coverage in their policies by not allowing further coverage erosion nor permit the requested rate increase for Citizens.

Sincerely,

A handwritten signature in black ink, appearing to read "Karen R. Schiffmiller", written in a cursive style.

Karen R. Schiffmiller

**Gomez, Elenita**

---

**From:** Gary Rowland <gary@3aclaim.com>  
**Sent:** Thursday, August 31, 2017 6:05 PM  
**To:** Rate Hearings  
**Subject:** Citizens  
**Attachments:** OIR Email.docx



## **AAA CLAIM CONSULTANTS, INC.**

**2910 KERRY FOREST PKWY SUITE D4-393, TALLAHASSEE, FL 32309**

**OFFICE: 888-884-8344 • 813-969-1010 • Fax: 866.673.4069**

**August 31, 2017**

**Via Email:**

**Office of Insurance Regulation**

**200 East Gaines St.**

**Tallahassee, FL 32399**

**[RateHearings@Floir.com](mailto:RateHearings@Floir.com)**

**RE: Citizens Property Insurance Corporation Rate Increases**

**To Whom It May Concern:**

Citizens Property Insurance Corporation (Citizens) should not be allowed to raise policy premiums while providing less coverage.

On August 23, 2017, I attended, via web, the public hearing that took place on Citizen's proposed rate increase. During the hearing, as usual, the only solution presented from the Dias, was to raise already high rates per customer. Consumers spoke, advocates spoke at the hearing. THE Consumer Advocate of Florida mentioned in her speech why this is not a valid rate increase and should not be allowed. We do not have anything other than Citizen's skewed information to validate. I feel we need more time to evaluate the rate increase. Your haste in approving this non-validated rate increase may cost your office the allowance of even continuing to approve any documents in the future.

Citizens took no responsibility for under paying or non-paying claims properly. It has been my experience since Hurricane Wilma, that every claim I have handled where Citizens was the insurer, we have doubled or tripled the policyholders money to finally having their claim properly paid. Further, everyone had to have an attorney just to have a valid claim paid.

If we were to remove the bad faith clause for properly paying claims, we would have much less argument for their rates and fees. If they knew they had to pay attorney fees for not paying valid claims, they would spend our money differently. Adjusters and examiners are paid way too much, don't have the experience, and treat their claims handling experiences with less than caring attitudes because folks do not have a choice.

It is wrong to raise rates because of a few bad actors that file repetitious claims for policyholder AOBers. The new law that goes into effect on Jan. 1, 2018 will take care of that problem. We need a level playing field for policyholders. The only way to force the "Bad Actor Insurer's" is by utilizing the one way attorney fee statute. That is why it is there. Force Citizens to be culpable also, and these problems will solve themselves.

As the Office of Insurance Regulation (OIR) is well aware, it is not your place to rubber-stamp documents because you don't have the time to review or because you are told from on high it is what is demanded. It is totally your duty to protect the Floridian Consumer by regulating the Insurance Industry, not getting in bed with them. Given your purpose, the OIR should not approve Citizen's rate increase with the added insult of removing valuable coverage. Protect Floridians. Do not pass this rate increase.

Sincerely,

*Gary C. Rowland*

Gary C. Rowland  
gary@3aclaim.com

Respectfully Sent,

*Gary C. Rowland*  
Gary C. Rowland, President  
AAA Claim Consultants, Inc.  
813-969-1010 cell, 866-673-4069 fax



# AAA CLAIM CONSULTANTS, INC.

2910 KERRY FOREST PKWY SUITE D4-393, TALLAHASSEE, FL 32309

OFFICE: 888-884-8344 • 813-969-1010 • Fax: 866.673.4069

August 31, 2017

**Via Email:**

**Office of Insurance Regulation**

**200 East Gaines St.**

Tallahassee, FL 32399

[RateHearings@Flair.com](mailto:RateHearings@Flair.com)

RE: Citizens Property Insurance Corporation Rate Increases

**To Whom It May Concern:**

Citizens Property Insurance Corporation (Citizens) should not be allowed to raise policy premiums while providing less coverage.

On August 23, 2017, I attended, via web, the public hearing that took place on Citizen's proposed rate increase. During the hearing, as usual, the only solution presented from the Dias, was to raise already high rates per customer. Consumers spoke, advocates spoke at the hearing. THE Consumer Advocate of Florida mentioned in her speech why this is not a valid rate increase and should not be allowed. We do not have anything other than Citizen's skewed information to validate. I feel we need more time to evaluate the rate increase. Your haste in approving this non-validated rate increase may cost your office the allowance of even continuing to approve any documents in the future.

Citizens took no responsibility for under paying or non-paying claims properly. It has been my experience since Hurricane Wilma, that every claim I have handled where Citizens was the insurer, we have doubled or tripled the policyholders money to finally having their claim properly paid. Further, everyone had to have an attorney just to have a valid claim paid.

If we were to remove the bad faith clause for properly paying claims, we would have much less argument for their rates and fees. If they knew they had to pay attorney fees for not paying valid claims, they would spend our money differently. Adjusters and examiners are paid way too much, don't have the experience, and treat their claims handling experiences with less than caring attitudes because folks do not have a choice.

It is wrong to raise rates because of a few bad actors that file repetitious claims for policyholder AOBers. The new law that goes into effect on Jan. 1, 2018 will take care of that problem. We need a level playing field for policyholders. The only way to force the "Bad Actor Insurer's" is by utilizing the one way attorney fee statute. That is why it is there. Force Citizens to be culpable also, and these problems will solve themselves.

As the Office of Insurance Regulation (OIR) is well aware, it is not your place to rubber-stamp documents because you don't have the time to review or because you are told from on high it is what is demanded. It is totally your duty to protect the Floridian Consumer by regulating the Insurance Industry, not getting in bed with them. Given your purpose, the OIR should not approve Citizen's rate increase with the added insult of removing valuable coverage. Protect Floridians. Do not pass this rate increase.

Sincerely,

*Gary C. Rowland*

Gary C. Rowland  
gary@3aclaim.com