

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

BANKING AND INSURANCE
Senator Broxson, Chair
Senator Rouson, Vice Chair

MEETING DATE: Monday, January 7, 2019
TIME: 4:30—6:00 p.m.
PLACE: *Pat Thomas Committee Room, 412 Knott Building*

MEMBERS: Senator Broxson, Chair; Senator Rouson, Vice Chair; Senators Brandes, Gruters, Lee, Perry, Taddeo, and Thurston

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Introduction of Members and Staff		Discussed
2	Presentations on Hurricane Michael Recovery		Presented
Other Related Meeting Documents			



Florida Office of Insurance Regulation

Hurricane Michael Update

Presented to:

Senate Banking and Insurance Committee

January 7, 2019



Annual Activities to Hold Insurance Companies Accountable

OIR analyzes the health of insurance companies every year prior to hurricane season:

Issued a Reinsurance Data Call

- Prior to the start of the Atlantic Basin Hurricane Season, OIR tested insurance companies' ability to withstand a 1 in 100 year storm and the sufficiency of their reinsurance levels.
 - Part 1- Due mid-April. Requires the company to provide Probable Maximum Loss (PML) proposed or otherwise purchased, a structure of its reinsurance tower, complete a survey, and attest to the accuracy of provided material
 - Part 2- Due by June 1. Companies must finalize PML and purchase reinsurance
 - Part 3- Due within 30 days after placement of final reinsurance program. Companies provide proof of adequate reinsurance levels

Conducted Stress Testing on Property Insurance Companies

- Determines how much a particular hurricane would affect the insurance company's capital and surplus
- Company runs its own data through a model approved by the Florida Commission on Hurricane Loss Projection Methodology (CHLPM)
- OIR runs exposure data through model developed by FIU



Hurricane Michael Claims Data (as of December 28, 2018)

Lines of Business	Number of Claims	Closed (Paid)	Closed (Not Paid)	Open Claims	% Claims Closed
Residential Property	89,209	51,361	11,517	26,331	70.5%
Homeowners	64,829	35,002	8,792	21,035	67.6%
Dwelling	14,770	9,265	2,124	3,381	77.1%
Mobile Homeowners	8,938	6,948	539	1,451	83.8%
Commercial Residential	672	146	62	464	31.0%
Commercial Property	9,119	963	984	7,172	21.4%
Private Flood	183	86	49	48	73.8%
Business Interruption	719	95	97	527	26.7%
Other Lines of Business*	35,426	26,394	2,555	6,477	81.7%
TOTALS	134,656	78,899	15,202	40,555	69.9%

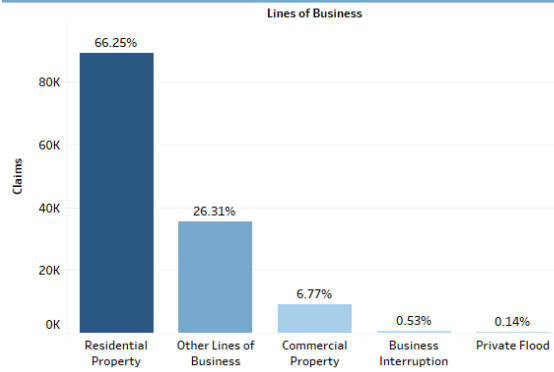
Total Estimated Insured Losses: **\$4,653,736,340**



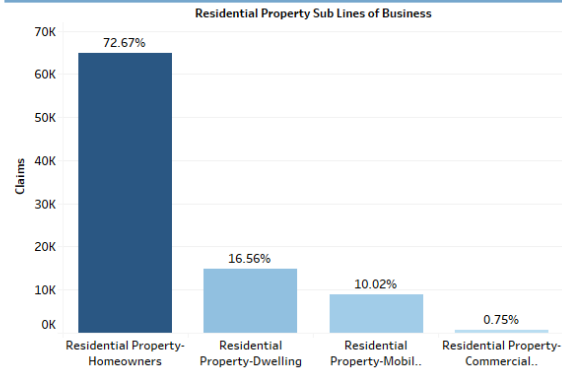
Hurricane Michael Claims Data (as of December 28, 2018)

Post-Hurricane Michael Claims Data

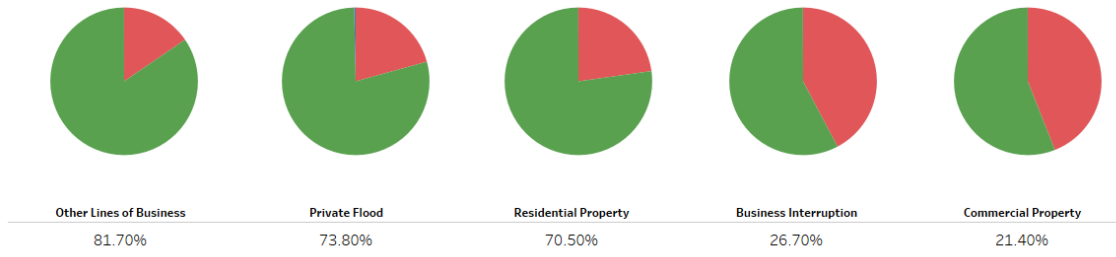
Claims by Lines of Business



Claims by Sub Lines of Business



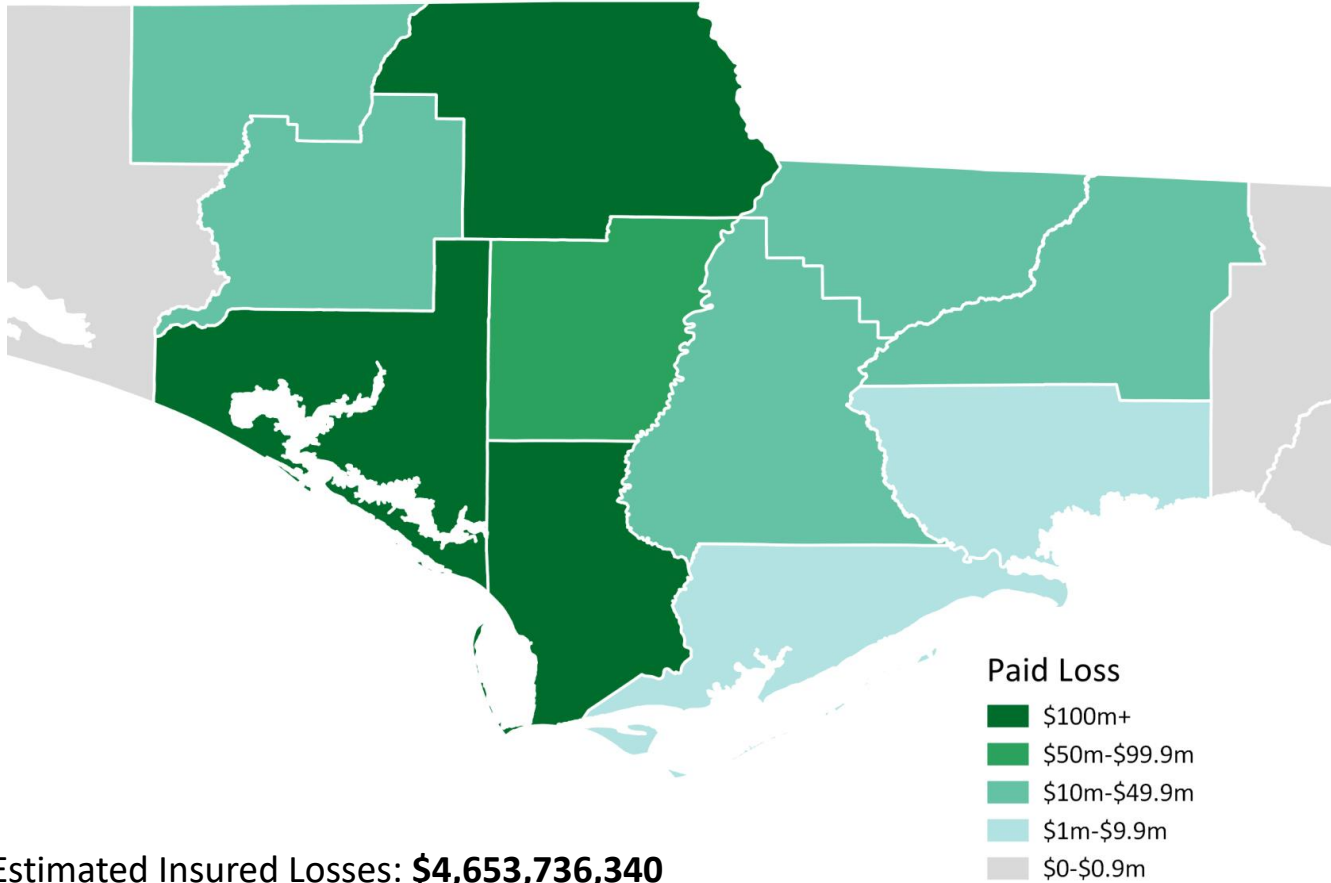
Claims Closed by Lines of Business



Total Estimated Insured Losses: **\$4,653,736,340**



Hurricane Michael Claims Data (as of December 28, 2018)





Pre-Landfall: Holding Insurance Companies Accountable

As Hurricane Michael headed towards Florida, OIR took the following actions:

- **Issued early prescription refill notice to all health insurance companies**
- **In partnership with CFO Patronis, hosted a conference call with major insurance carriers in the Panhandle**
- **Prepared catastrophe claims data call for insurance company reporting**
- **Required companies to file a Verification of Company Disaster Plan with the Office**
- **Followed up on implementation of evacuation plans for licensed continuing care retirement facilities that were in Hurricane Michael's projected path**
- **Activated OIR's Incident Management Team (IMT) to prepare for Michael's landfall**



Pre-Landfall: Protecting Consumers

OIR provided consumer-oriented outreach in partnership with the Department of Financial Services' Division of Consumer Services:

- **Assisted policyholders with any questions or complaints that were presented to OIR**
- **Helped direct consumers to DFS Insurance Consumer Helpline**
- **Distributed consumer resources and echoed financial preparedness consumer alerts**

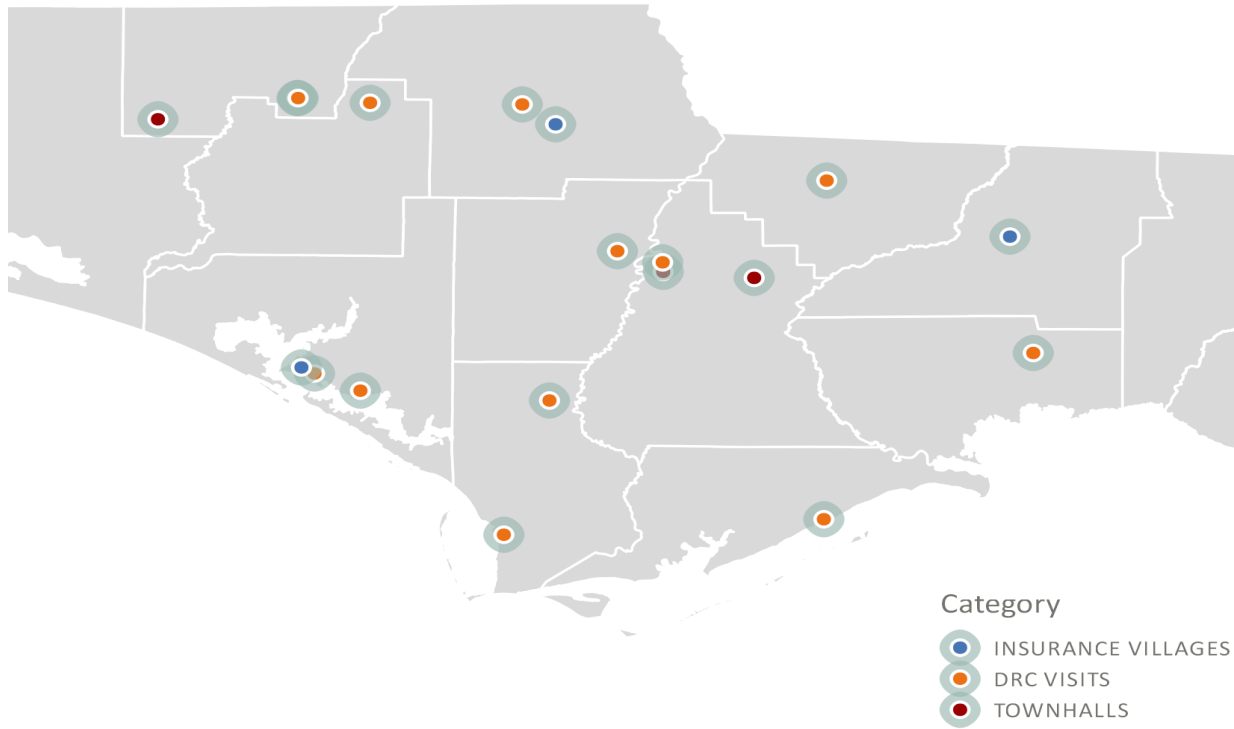


Post-Landfall: Protecting Consumers

- **Partnered with CFO Patronis' Office to assist communities across the Panhandle with unmet insurance-related needs:**
 - **Town Hall meetings in Bay, Washington, Liberty, Holmes and Jackson Counties**
 - **Meetings with local law enforcement, EOC Incident Command teams, FEMA, and others in Bay, Wakulla, Franklin, Gulf, Washington, Jackson, Liberty, Calhoun, Holmes, and Taylor County**
 - **Participated in Insurance Villages hosted by CFO Patronis' Office in Panama City, Marianna and Tallahassee**



Post-Landfall: Protecting Consumers





Post-Landfall: Holding Insurance Companies Accountable

- **In partnership with CFO Patronis, hosted a conference call with major insurance carriers in the Panhandle**
- **Maintained activation of OIR's Incident Management Team (IMT) throughout response and recovery efforts**
- **Continued communication with company representatives on claims handling status**
- **Activated catastrophe claims data call reporting for insurance companies to monitor claims handling and company needs.**



Post-Landfall: Holding Insurance Companies Accountable

OIR issued the following Order and Memorandum regarding Hurricane Michael:

- **Emergency Order (234790-18-EO) on October 15, 2018 – Freezes rate increases and other provisions**
- **Informational Memorandum (OIR-18-01M) on December 19, 2018 – Pay undisputed claims pursuant to Florida Statutes and other provisions**



Questions?



STATE BOARD OF ADMINISTRATION

FLORIDA HURRICANE CATASTROPHE FUND

SENATE BANKING AND INSURANCE COMMITTEE
JANUARY 7, 2019

Reasons for the Creation of the FHCF

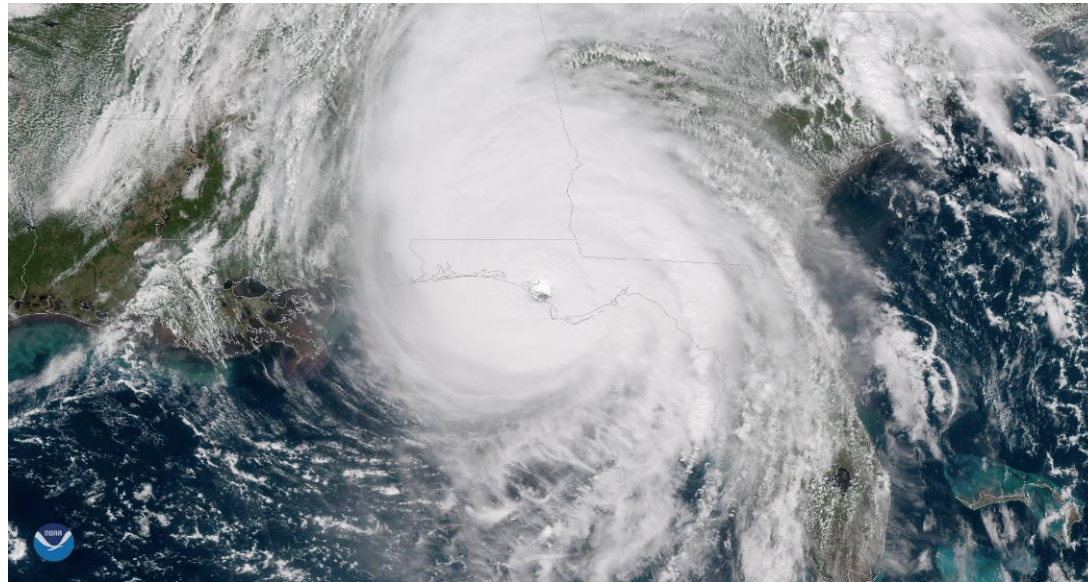
- ❑ Created following Hurricane Andrew, to provide stability and add capacity to the volatile residential property insurance market.
- ❑ Legislature recognized that a viable and orderly insurance market is critical for the long-term growth of Florida's economy.
- ❑ A state run program administered by the State Board of Administration (SBA) with an exclusive purpose of providing a stable and ongoing source of reimbursement to insurers for a portion of their catastrophic hurricane losses.

How Does the FHCF Operate?

- Mandatory participation for insurers writing residential property insurance in Florida. Currently 165 participating insurers.
- An actuarially determined premium is collected from the participants based on their exposure they submit to the FHCF. This represents their proportionate share of residential risk exposure in the State.
- This premium determines their retention (like deductible) and the amount of their reimbursement is based on their coverage selection.
- If cash is insufficient to continue to pay claims, the FHCF must issue revenue bonds which are paid with emergency assessments on a broad base of Florida policyholders.

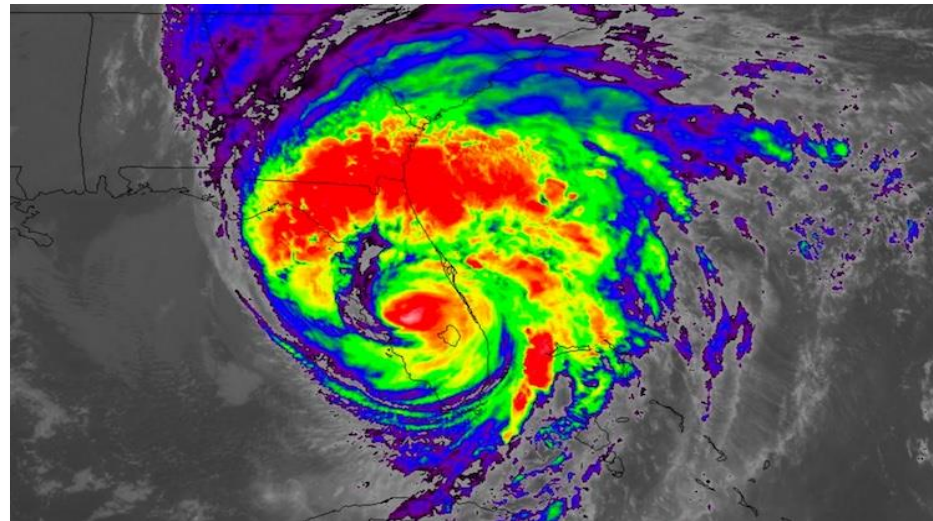
Hurricane Michael

- ❑ Landfall on October 10, 2018, at Mexico Beach as a strong Category 4 storm.
- ❑ Total company reported incurred FHCF loss of \$615 million as of December 31, 2018.
- ❑ FHCF has reimbursed \$220 million as of December 31, 2018.



Hurricane Irma

- First landfall on September 10, 2017, at Cudjoe Key as a Category 4 storm.
 - Second landfall at Marco Island as a Category 3
- Total ultimate incurred FHCF loss of \$3.2 billion.
- FHCF has reimbursed \$1.57 billion as of December 31, 2018.



FHCF's Financial Strength

- Very strong financial position for the 2018 hurricane season:
 - \$17.0B Maximum Statutory Limit
 - \$13.0B Projected Year-End Fund Balance
 - \$ 2.2B Pre-event Bonds (final maturity 2021)
 - \$ 1.0B Risk Transfer

- No post-event bonds outstanding
- Emergency assessments ended – 0% on all policies new or renewed on or after 1/1/15

Contact Information

- Anne Bert – *Chief Operating Officer*
 - Telephone: (850) 413-1340
 - E-Mail: anne.bert@sbafla.com
- Leonard Schulte- *Director of Legal Analysis and Risk Evaluation*
 - Telephone: (850) 413-1335
 - E-mail: leonard.schulte@sbafla.com
- Website: www.sbafla.com/fhcf
- Address: *Florida Hurricane Catastrophe Fund
State Board of Administration of Florida
1801 Hermitage Boulevard
Tallahassee, Florida 32308*

DEPARTMENT OF FINANCIAL SERVICES

Hurricane Michael: Response and Recovery

Senate Banking and Insurance Committee

January 7, 2018

CFO JIMMY PATRONIS

Division of State Fire Marshal

Role:

- Emergency Support Function (ESF) 4 – Firefighting: coordinate mutual aid for fire and rescue services, through the pre-staging of resources and organizing personnel and resource needs post-storm
- ESF 9 – Urban Search and Rescue: coordinate urban search and rescue missions as well as incident management teams throughout the state
 - 2,420 personnel deployed

Division of Investigative and Forensic Services (DIFS)

Role:

- Coordinate mutual aid missions for local law enforcement
- Support and staff urban search and rescue missions
- Disaster Fraud Action Strike Teams

Division of Agent and Agency Services

Role:

- Licensing emergency adjusters
- Extending continuing education deadlines for licensees

Florida Adjusters

- 93,551 licensed and appointed adjusters
- 3,681 emergency adjusters

Division of Risk Management

Role:

- Manage claims by state agencies and universities in the self-insurance Risk Management Trust Fund

Total Agency and University Property Claims: 1,451

Total Estimated Losses and Expenses: \$46.1 M

Consumer Resources

- Consumer and media alerts with pre-storm preparation tips and post-storm recovery guidance
- CFO media tour to share information
- DFS Hurricane Michael Resources webpage
- Insurance Villages
- Insurance Consumer Helpline: 1-877-MY-FL-CFO (1-877-693-5236)

Helpline Calls

- **Hurricane Michael insurance-related calls: 1,353**
 - 29% concerns with a delay in handling of claims, such as prolonged delays or no follow-up or response from the company
 - 25% general information and resources inquiry
 - 16% concerns with claim denial, cancellation, policy non-renewal
 - 12% claims process questions
 - 12% general and/or specific coverage questions
- **Calls that resulted in complaints against an insurance company: 263**
 - 73% complaints regarding claim handling/adjuster delay
 - 17% complaints regarding claim denial, claim underpayment, or unsatisfactory claim settlement offer

Working with Insurers

- Partnering with Office of Insurance Regulation
- Regular Calls and Contact with Florida Insurance Companies
 - Pre-Storm call on October 9
 - Post-Storm call on November 19

Questions?

DFS Legislative Affairs Office: (850) 413-2863

DEPARTMENT OF FINANCIAL SERVICES



CFO JIMMY PATRONIS

Citizens Property Insurance Corporation Hurricane Michael Preparation and Response

Christine Ashburn

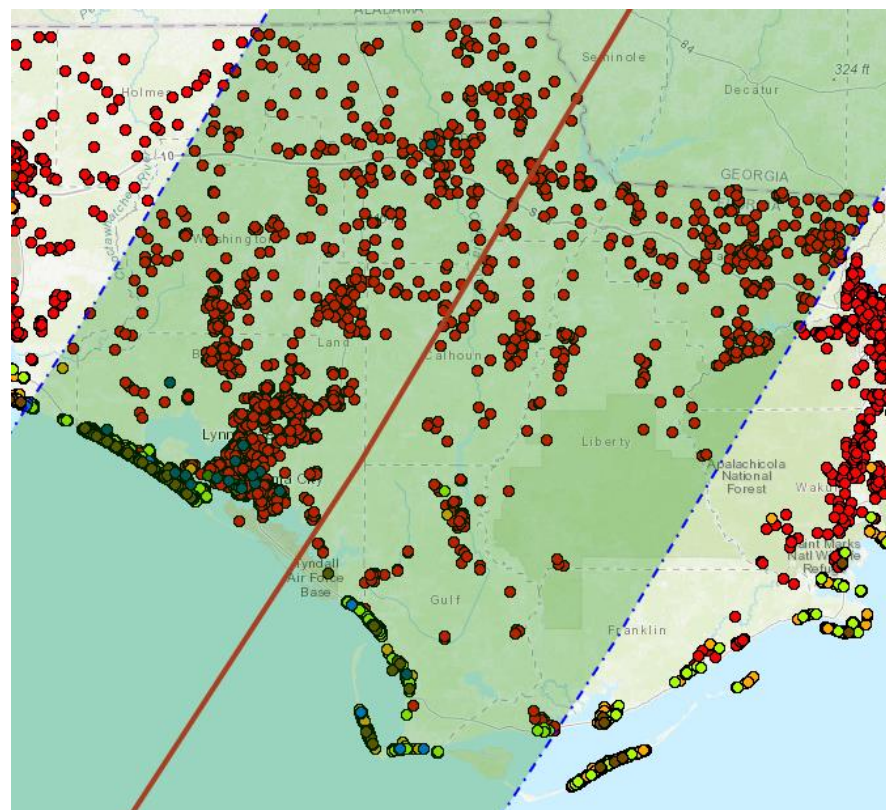
Chief – Communications, Legislative and External Affairs





Citizens GIS Tool

- Red line represents Michael's post landfall track as posted by the National Hurricane Center
- Highlighted area represents hurricane force winds
- Multi-colored dots represents Policies in Force
- Pre-event email messaging to all policyholders in the storm path



National Insurance Crime Bureau (NICB) Aerial Imagery

Pre-Event Imagery



Post-Event Imagery



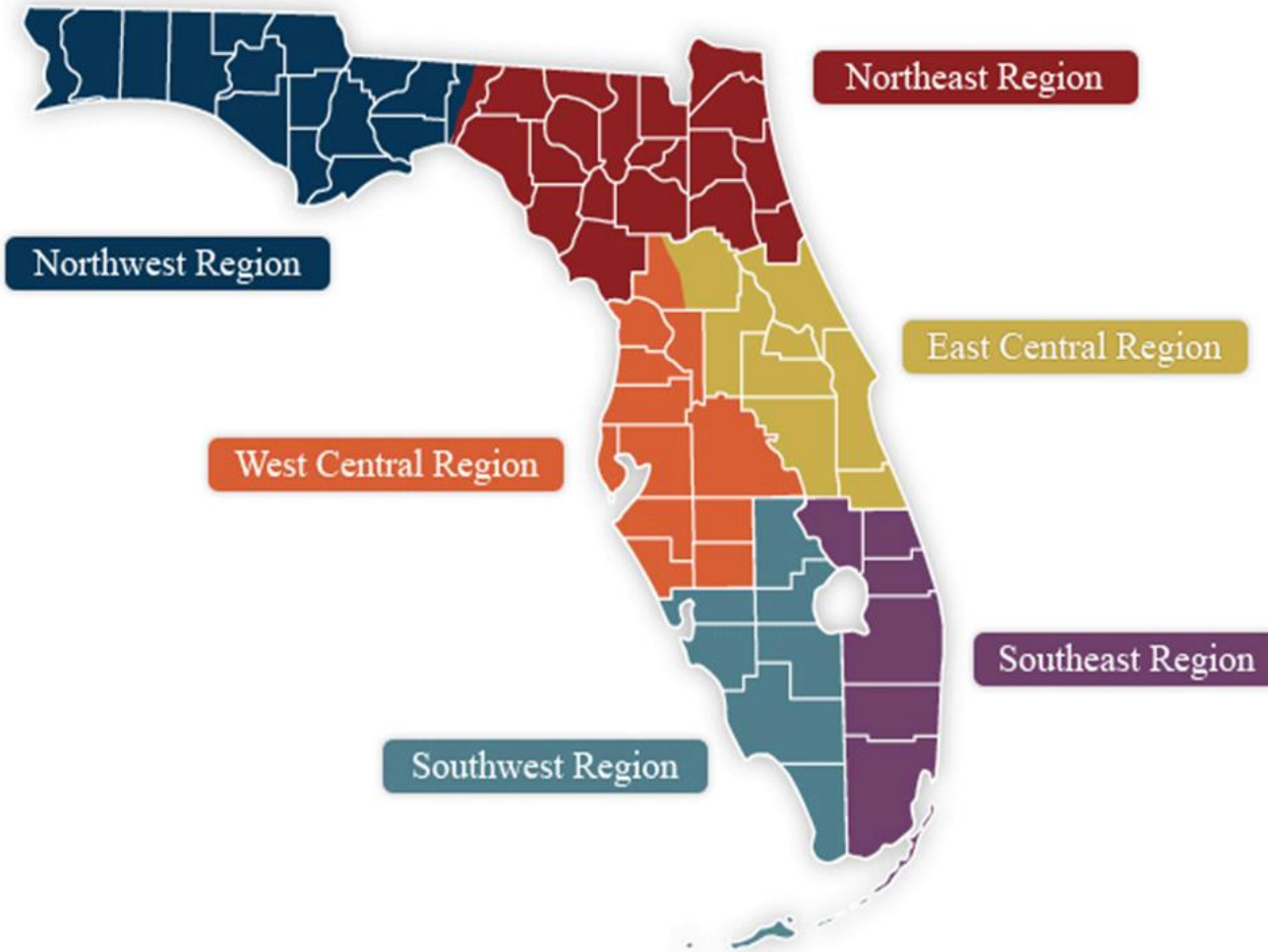
- Utilizing NICB Aerial Imagery
 - Hurricane force wind Policies in Force were extracted from Citizens GIS tool
 - Adjusters searched the NICB tool with all Policies in Force addresses for the coastal areas
 - Aerial imagery that showed a total loss or a slab/vacant lot were uploaded as claims into ClaimCenter
 - Adjusters prepared total loss packages within 24-48 hours to settle all of these claims with the policyholder

- A Field Claims Office was opened in Destin
- Leveraged to conduct training and re-inspections to validate understanding of Best Practices and Estimating Guidelines for
 - Field Inspectors
 - Cat Field Adjusters

Severity Code	Handling Team	Original Deployed Resources
Severity Code 1	Fast Track	15
Severity Code 2	Field Inspection Services	100
Severity Code 3	Cat Field Adjusters	50
Severity Code 4	Cat Field Adjusters	50
Severity Code 5	Large Loss	30

- Fast Track handles low severity claims by phone
- Field Inspection Services conduct low severity inspections leveraging inspection software to assist in the inspection process
- Cat Field Adjusters handle moderate to severe inspections
- Large Loss handles structurally damaged homes and total loss inspections

Catastrophe Response Centers (CRCs)



- **Tallahassee CRC (10/12-10/16)**
- **Panama City CRC (10/14-10/21)**
- **Port St. Joe CRC (10/16-10/23)**
- **Apalachicola CRC (10/17-10-19)**

Catastrophe Response Centers (CRCs)



- **Combined Activity (Friday, 10/12 – Tuesday, 10/23):**
 - 266 Policyholders were assisted
 - 102 FNOLs were filed onsite
 - 625 non-policyholders visited
 - 118 Additional Living Expense Checks disbursed to policyholders totaling \$344,460
 - 55 Citizens staff deployed for response efforts

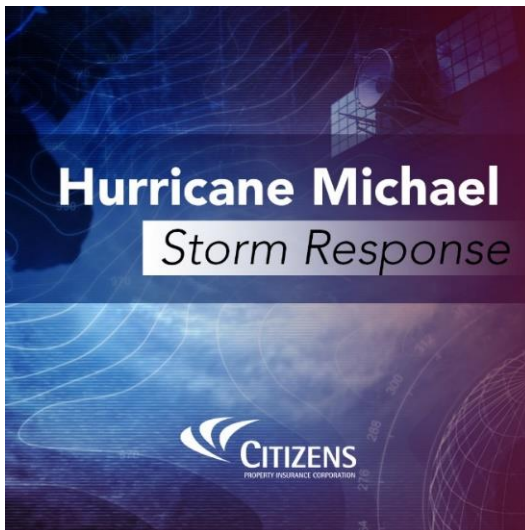


Outbound Calling Campaigns

- **First Contact Campaign (10/11-10/25)**
 - *4,031 calls were completed*
- **Proactive Policyholder Outreach Campaign (10/17-10/27)**
 - *27,281 calls were completed*
 - *146 FNOLs were filed as a result of the outreach efforts*

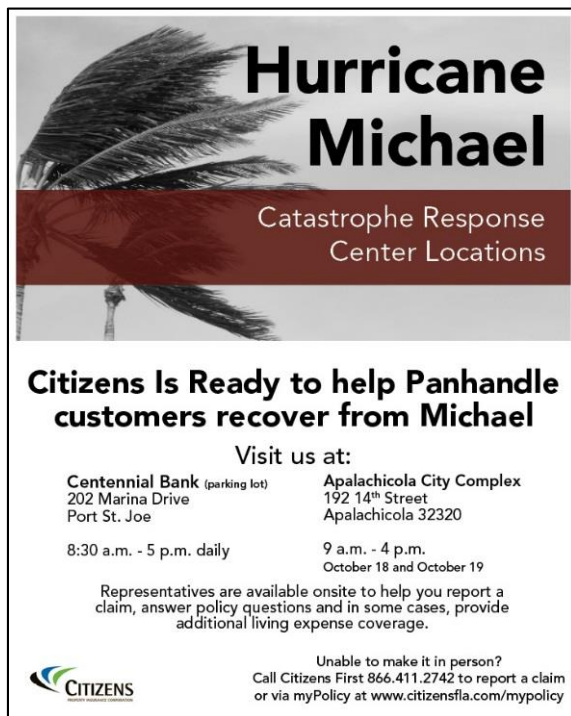


- Targeted emails were leveraged to ensure customers and agents were both prepared and informed about storm-related and recovery activities
 - A total of 12 emails were sent throughout October with over 38,473 recipients



- Social media posts were used to help promote storm preparedness, Catastrophe Response Center (CRC) locations and local recovery resources
 - Channel traffic remained high prior to and immediately following the storm. Citizens' Twitter accounts amassed 156,200 impressions and 175 percent post reach increase on Facebook.

- Print materials were leveraged in the Panhandle through a variety of means to advertise CRC locations and provide claims reporting avenues and help curb potential fraud.
 - Yard signs were placed in neighborhoods and surrounding communities where the CRCs were located
 - Informational flyers were shared with local businesses, legislative offices and community relief organizations
 - Door hangers were developed as an additional communications touchpoint for field staff to make contact with customers in affected areas using policy data to locate insured properties near the CRC sites



Hurricane Michael
Catastrophe Response Center Locations


Citizens Is Ready to help Panhandle customers recover from Michael

Visit us at:

Centennial Bank (parking lot) 202 Marina Drive Port St. Joe	Apalachicola City Complex 192 14 th Street Apalachicola 32320
8:30 a.m. - 5 p.m. daily	9 a.m. - 4 p.m. October 18 and October 19

Representatives are available onsite to help you report a claim, answer policy questions and in some cases, provide additional living expense coverage.

Unable to make it in person?
Call Citizens First 866.411.2742 to report a claim or via myPolicy at www.citizensfla.com/mypolicy





CITIZENS
PROPERTY INSURANCE CORPORATION

Citizens Is Ready to help you recover from Hurricane Michael.

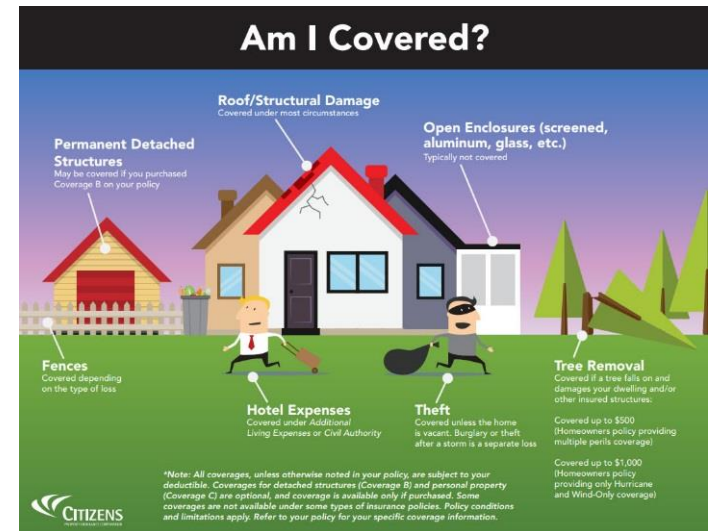
Our team stopped by today to see if we could help get you back on your feet. Experiencing a loss is stressful. Reporting a claim should not be.

Reporting a Claim? It is helpful to have the following information handy, if possible:

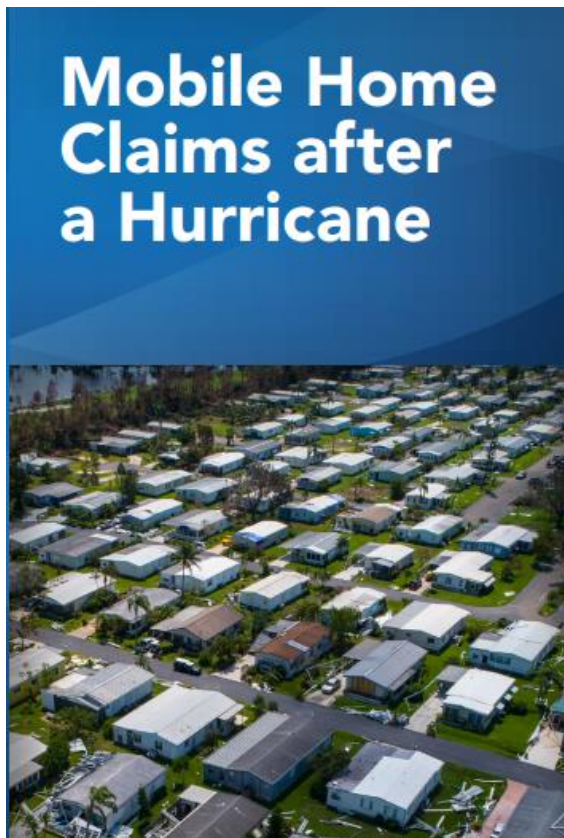
- Your policy number
- Your contact information, including any temporary addresses or phone numbers where you can be reached
- Damage description and photos or videos


If you don't have this information, don't worry. We can still help you navigate the claims process. Citizens representatives are available 24/7 to handle claims calls at 866.411.2742. You can also report claims online through myPolicy, www.citizensfla.com/mypolicy.

- A dedicated Hurricane Michael page was created on Citizens website www.citizensfla.com
- Frequently Asked Questions were revised and published on the website to provide immediate answers to Hurricane Michael claims questions.
- Education materials were created to assist agents and customers with their understanding of post-storm coverage questions and claim handling procedures.



- A new brochure detailing standard coverages and the claims process for mobile homes was developed for use at our CRCs, mailing inserts for claims letters and available for agents to use in their offices.
- Citizens identified mobile-home manufacturers and retailers willing to offer discounts and other incentives for mobile/manufactured home purchases to people affected by Hurricane Michael. A letter was developed and mailed to impacted customers to help them with recovery efforts.






301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. To help make this process easier, Citizens has made inquiries to mobile home manufacturers and retailers who are making discounts and other incentives available for mobile or manufactured home purchases for those affected by Hurricane Michael.

Each retailer listed below has programs available as part of Hurricane Michael recovery efforts. Reach out to them directly to view inventory, pricing and availability.

The retailer information does not represent a comprehensive list of mobile home dealers/retailers or potential offers for purchase of mobile homes. It is provided as a courtesy and does not constitute a limitation in any manner on your options for purchasing a new mobile or manufactured home.


<p>ScotBilt Factory Outlet www.scotbiltfactoryoutlet.com 3064 Brunswick Hwy Waycross GA 31503 912.250.5700</p>	\$4,000-\$5,000 off retail*
<p>Sanders Manufactured Housing www.sandershousing.com 10300 Pensacola Blvd Pensacola FL 32534 850.474.0261</p>	5% off retail*
<p>Affordable Homes of Crestview www.affordablehomesofcrestview.com 5250 S. Ferdon Blvd/Hwy 85 Crestview FL 32536 850.398.5685</p>	\$2,500 off Singles* \$5,000 off Doubles*
<p>Clayton Homes of Crestview www.claytonhomesofcrestview.com 5200 South Ferdon Crestview FL 32536 850.682.3344</p>	10% off display models*
<p>Clayton Homes of Tallahassee www.claytonfl.com 2550 W. Tennessee Street Tallahassee FL 32304 850.576.2104</p>	Call for discount



We're Here to Help
Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742 or online at www.citizensfla.com/contactus.

*Discount information provided by the retailer as of 10.19.18.
For the most up-to-date list of retailers and recovery resources, visit www.citizensfla.com/hurricanes.

- Crawford's Contractor Connection Consumer Direct program
- Additional contractors can deploy to the Panhandle from across Florida to assist our policyholders in the repair process
- Document sent to all residential homeowner policyholders who filed a claim



301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfa.com

As a Citizens' policyholder recovering from Hurricane Michael, you may still be looking for a contractor for covered repairs. Due to limited contractor availability that frequently follows a natural disaster such as Hurricane Michael, Citizens would like to share some information regarding Contractor Connection. This information is based upon Citizens' use of Contractor Connection as the vendor for Citizens' Managed Repair Contractor Network Program for non-hurricane water losses.

Contractor Connection provides access to a network of contractors nationally and within Florida. Key features offered by the Contractor Connection network:

- Credentials every contractor in their network, including assuring each participant has proper licensing and insurance
- Matches network contractors with your specific repair needs
- Requires all network contractors to back their work with a three-year workmanship guarantee
- Monitors projects from start to finish and provides assistance should problems arise
- Allows you to track your project throughout the repair process

Call or email Contractor Connection:
844.665.9348
www.contractorconnection.com
24 hours a day, seven days a week



We're Here to Help
Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742 or online at www.citizensfa.com/contactus.

This information is provided as a courtesy and does not constitute a limitation on your options to select the contractor of your choice to perform covered repairs. Any services you may independently obtain through Contractor Connection are not part of Citizens' Managed Repair Contractor Network program.

- **Why Contractor Connection?**
 - Credentials all contractors
 - Eliminates stress of obtaining multiple bids
 - 3 year workmanship warranty
 - Monitors project from start to finish
 - Allows the policyholder to track the project every step of the way





Hurricane Michael Claims Statistics

Claims Summary	Total	Commercial	Personal
New Claims	3,360	59	3,301
Closed Claims	2,442	39	2,403
% Closed	73%	66%	73%
Indemnity Paid	\$89,927,150	\$7,664,979	\$76,262,171
Expense Paid	\$1,972,680	\$82,299	\$1,890,381
Total Incurred	\$96,309,324	\$7,852,144	\$88,457,179
% Submitted by Self	79%	54%	79%
% Submitted by Rep	1%	12%	1%
% Submitted by Other	20%	34%	20%
% Storm Surge	5%	15%	5%
% AOB	1%	7%	1%

*As of 1-2-19

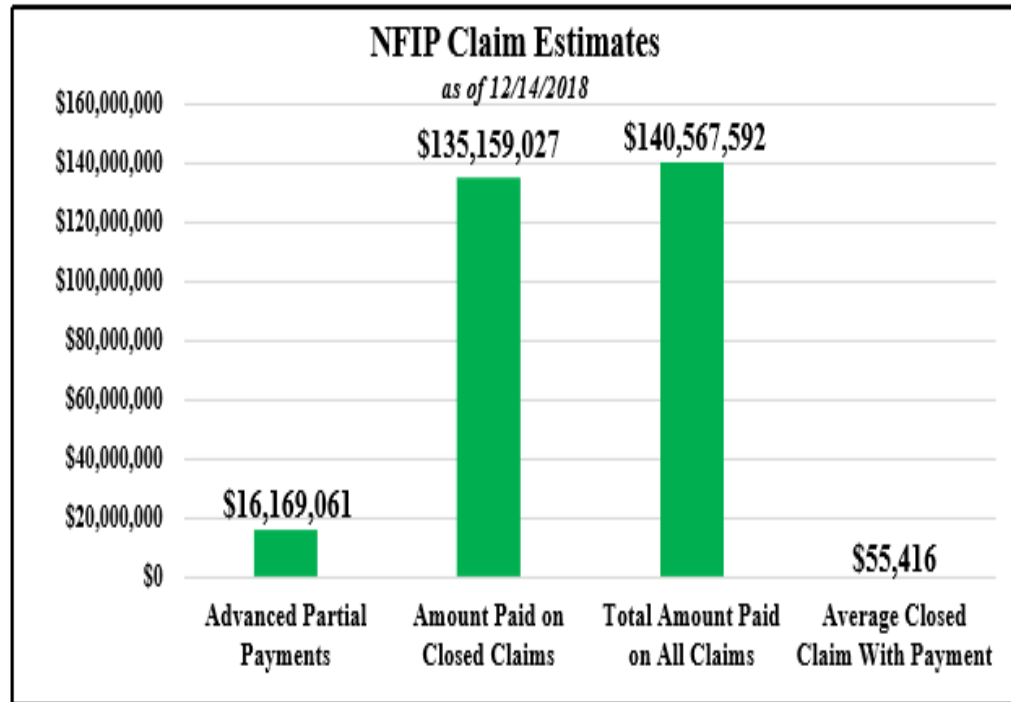
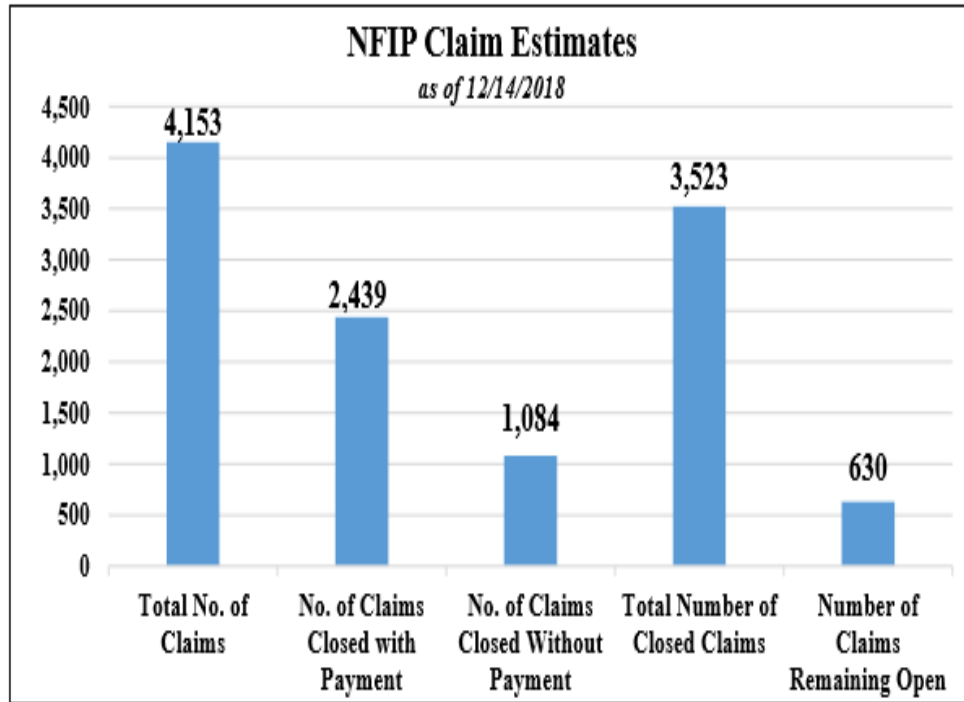
National Flood Insurance Program Hurricane Michael Claims

January 7, 2019



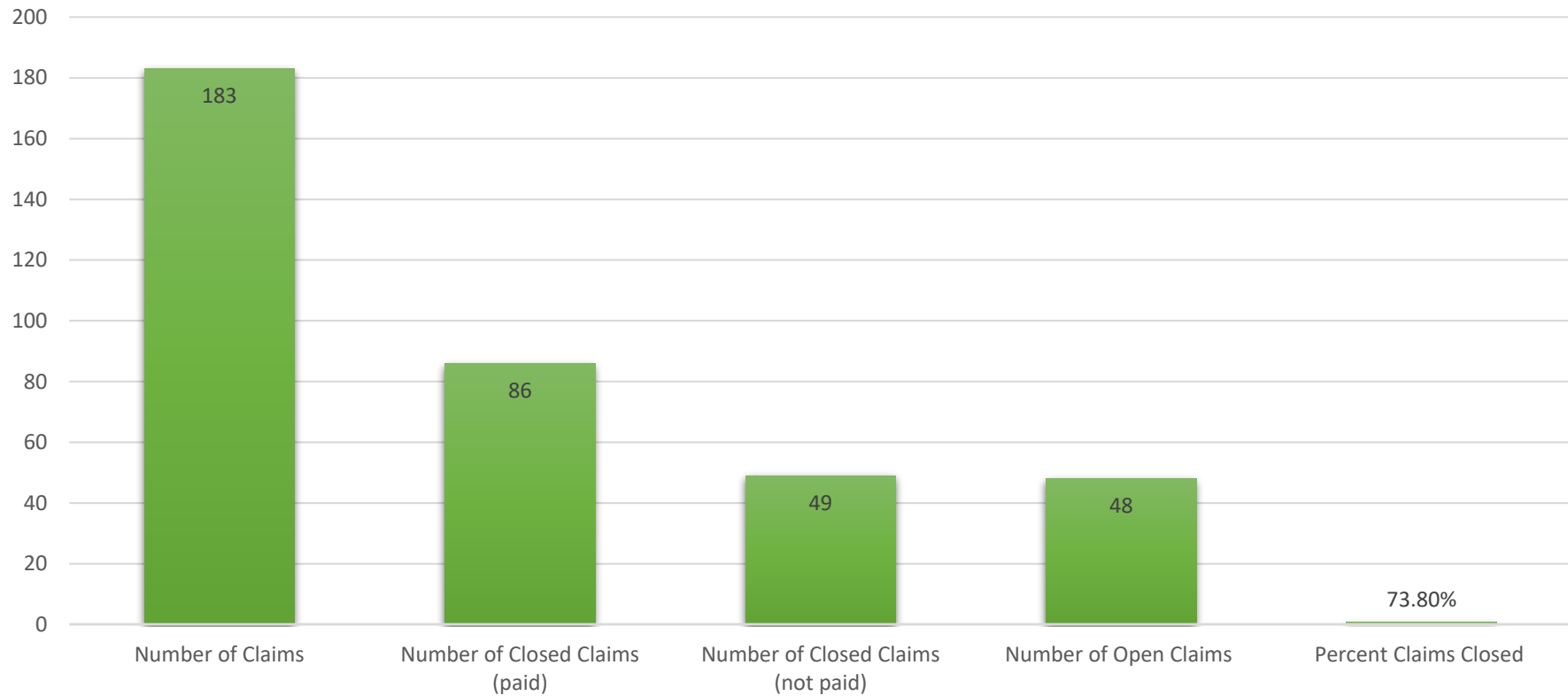
National Flood Insurance Program (NFIP) Claims Estimates as of 12/14/2018

Hazard Mitigation (HM) as of COB 12/31/2018



**GET A
PLAN!**
FloridaDisaster.org

Private Flood Insurance Claims – Hurricane Michael



Source: Florida Office of Insurance Regulation – 12/21/2018



Hurricane Michael

Recovery Considerations

- Allowing the issuance of a “Certificate of Temporary Occupancy” with a specific time-frame for damaged structures in Special Flood Hazard Area (SFHA) where no life-safety issues exist. Allowing a resident to comply with the local flood ordinance which requires elevation above sea level {Base Flood Elevation (BFE)} that properties must have for the lowest floor.



- The NFIP requires communities to conduct “Substantial Damage Determinations” as quickly as possible following an event so residents can be advised whether or not the home will be required to be elevated. While small events are easily handled by local officials major events, such as Irma and Michael, may require 100’s or 1000’s of inspections. The Disaster Recovery Reform Act of October 2018 allows Federal Public Assistance funding to reimburse communities for costs incurred in conducting Substantial Damage Determinations. FEMA has advised Florida’s Building Officials of Florida (BOAF), and the Florida Floodplain Manager’s Association (FFMA), that before they provide assistance to communities, FEMA must issue guidance to ensure that reimbursements from Public Assistance Program will be approved. FEMA has not yet provided the guidance, while BOAF and FFMA members from across the State idly stand by waiting to help communities in need, but dare not do so until guidance is issued by FEMA. FEMA has not provided any guidance leaving communities to bear these costs.



- NFIP flood insurance policies provide coverage for costs associated with “Increase Compliance Costs” ICC of up to \$30,000 to help pay the cost to elevate non-conforming or non-compliant homes which have sustained “substantial damage”. FEMA deems the coverage to only be available to insureds when the cause of the substantial damage is flood. Insured structures incurring substantial damages as a result of any other peril, such as fire, wind, etc. are not eligible for ICC monies yet the insured must comply with the elevation requirement before permanent occupancy certification can be issued.



Questions?



www.floridadisaster.org

Twitter: @FLSERT



**GET A
PLAN!**
FloridaDisaster.org



THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

SENATOR JEFF BRANDES

24th District

December 18, 2018

Dear Chair Broxson,

I am writing to request respectfully that I be excused from the Banking and Insurance Committee Meeting on January 7 due to a prior commitment.

If you have any questions regarding this request, please feel free to contact my office, or myself. Thank you for time and consideration of this matter.

Kind Regards,

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

Jeff Brandes

COMMITTEES:

Appropriations Subcommittee on Criminal and Civil Justice, *Chair*
Criminal Justice, *Vice Chair*
Appropriations
Appropriations Subcommittee on Transportation, Tourism, and Economic Development
Banking and Insurance
Innovation, Industry, and Technology
Rules

JOINT COMMITTEES:

Joint Legislative Auditing Committee, *Alternating Chair*
Joint Legislative Budget Commission

REPLY TO:

- 9800 4th Street North, Suite 200, St. Petersburg, Florida 33702 (727) 563-2100
- 416 Senate Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5024

Senate's Website: www.flsenate.gov

BILL GALVANO
President of the Senate

DAVID SIMMONS
President Pro Tempore

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

01/07/2019

Meeting Date

Bill Number (if applicable)

Topic Florida Hurricane Catastrophe Fund - Hurricane Michael update

Amendment Barcode (if applicable)

Name Anne Bert

Job Title FHCF Chief Operating Officer

Address 1801 Hermitage Boulevard

Phone (850) 413-1340

Street

Tallahassee

FL

32308

Email anne.bert@sbafla.com

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing Florida Hurricane Catastrophe Fund

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/7/19
Meeting Date

N/A

Bill Number (if applicable)

Topic Hurricane Michael Claims
National Flood Insurance Program

Amendment Barcode (if applicable)

Name Barbara Cartwright

Job Title Insurance Specialist

Address 2555 Shumard Oak Blvd.

Phone (850) 815-4510

Tallahassee, FL 32399-2100
City State Zip

Email barbara.cartwright@em.mv.florida.com

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing FL Division of EMERGENCY MGMT

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

01/07/19

Meeting Date

Bill Number (if applicable)

Topic Citizens Property Insurance Corp - Hurricane Michael

Amendment Barcode (if applicable)

Name Christine Ashburn

Job Title VP - Communications, Legislative + External Affairs

Address

Phone

Street

Tallahassee

FL

Email

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against (The Chair will read this information into the record.)

Representing Citizens Property Insurance Corporation

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1-7-19

Meeting Date

Bill Number (if applicable)

Topic DFS Hurricane Response

Amendment Barcode (if applicable)

Name Meredith Stanfield

Job Title Director of Legislative & Cabinet Affairs

Address PL 11, Capitol

Phone 413-2890

Street

Tallahassee FL

32399-0301

Email Meredith.Stanfield@myfloridacfo.com

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against (The Chair will read this information into the record.)

Representing Department of Financial Services

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

11/7/19
Meeting Date

Bill Number (if applicable)

Topic Hurricane Michael

Amendment Barcode (if applicable)

Name David Altmaier

Job Title Commissioner

Address 200 E. Gaines Street

Phone _____

Street

Tallahassee
City

FL
State

32399
Zip

Email _____

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing Office of Insurance Regulation

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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S-001 (10/14/14)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/7/2019
Meeting Date

Bill Number (if applicable)

Topic HURRICANE MICHAEL

Amendment Barcode (if applicable)

Name KEVIN GUTHRIE KEVIN G.

Job Title SELT CHIEF/CHIEF OF STAFF FDEM

Address 2555 SHUMARD OAKS DR
Street

Phone 904-234-7629

TALLAHASSEE FL 32399
City State Zip

Email KEVIN.GUTHRIE@EM.MYFLORIDA.COM

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing ~~AT FE~~ FDEM

Appearing at request of Chair: Yes No Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

CourtSmart Tag Report

Room: KN 412
Caption: Senate Banking and Insurance Committee

Case No.:

Type:
Judge:

Started: 1/7/2019 4:32:33 PM
Ends: 1/7/2019 6:00:09 PM Length: 01:27:37

4:32:35 PM Meeting called to order by Chair Broxson
4:32:48 PM Roll call by CAA, Sheri Green
4:32:55 PM Quorum present
4:33:06 PM Comments from Senator Broxson
4:33:45 PM Comments from Senator Taddeo
4:35:43 PM Comments from Vice Chair Rouson
4:36:49 PM Comments from President Lee
4:38:16 PM Comments from Senator Thurston
4:39:33 PM Comments from Senator Gruters
4:39:46 PM Comments from Senator Perry
4:42:16 PM Introduction of Professional Staff by Senator Broxson
4:44:37 PM Additional comments from Chair Broxson regarding Hurricane Michael
4:45:53 PM Comments from Senator Gainer regarding Hurricane Michael
4:50:03 PM Comments from Senator Montford regarding Hurricane Michael
4:53:27 PM Comments from Chair Broxson
4:54:40 PM Introduction of Commissioner David Altmaier, Office of Insurance Regulation
4:57:49 PM Presentation by Commissioner Altmaier
5:07:47 PM Question from Senator Thurston
5:08:19 PM Response from Commissioner Altmaier
5:09:09 PM Follow-up question from Senator Thurston
5:09:21 PM Response from Commissioner Altmaier
5:10:09 PM Additional question from Senator Thurston
5:10:21 PM Response from Commissioner Altmaier
5:11:10 PM Question from Vice Chair Rouson
5:11:21 PM Response from Commissioner Altmaier
5:12:21 PM Question from Chair Broxson
5:12:47 PM Response from Commissioner Altmaier
5:14:09 PM Comments and thanks from Chair Broxson
5:14:46 PM Introduction of Ms. Meredith Stanfield, Director of Legislative & Cabinet Affairs, Department of Financial Services
5:15:15 PM Presentation by Ms. Stanfield
5:24:59 PM Question from Vice Chair Rouson
5:25:15 PM Response from Ms. Stanfield
5:25:39 PM Follow-up question from Vice Chair Rouson
5:25:46 PM Response from Ms. Stanfield
5:25:54 PM Comments from Vice Chair Rouson
5:26:22 PM Response from Ms. Stanfield
5:26:43 PM Question from Chair Broxson
5:26:50 PM Response from Ms. Stanfield
5:27:41 PM Introduction of Barbara Cartwright
5:28:48 PM Presentation from Kevin Guthrie, Chief of Staff, Florida Division of Emergency Management

5:32:22 PM Presentation by Barbara Cartwright, Insurance Specialist, Florida Division of Emergency Management

5:42:56 PM Question from Senator Thurston

5:43:11 PM Response from Ms. Cartwright

5:43:56 PM Follow-up question from Senator Thurston

5:44:07 PM Response from Ms. Cartwright

5:45:12 PM Introduction of Anne Bert, Chief Operating Officer, Florida Hurricane Catastrophe Fund

5:45:53 PM Presentation by Ms. Anne Bert

5:49:59 PM Question from Senator Rader

5:50:15 PM Response from Ms. Bert

5:52:35 PM Comments/question from Senator Rader

5:53:04 PM Response from Ms. Bert

5:54:34 PM Introduction of Christine Ashburn

5:54:56 PM Presentation from Christine Ashburn, VP, Communications Legislative & External Affairs, Citizens Property Insurance Company

6:00:00 PM Senator Perry moves to adjourn without objection