

The Florida Alliance on Hurricane Insurance



*A broad based initiative to address matters impacting
Florida's hurricane insurance marketplace*



MEMBER ORGANIZATIONS

Founding Sponsors and Co-Chairs

The Florida Association of Insurance Agents

The Florida Insurance Council

Members

The American Insurance Association

Associated Industries of Florida

Community Association Leadership Lobby

Community Associations' Institute–Florida Legislative Alliance

The Florida Association of Insurance and Financial Advisers

The Florida Association of Realtors

The Florida Bankers Association

The Florida Home Builders Association

Florida Surplus Lines Agents Association

Institute for Business & Home Safety

Latin American Insurance Agents Association

The Property and Casualty Insurers Association

The Reinsurance Association of America

Advisory Participants

Florida Hurricane Catastrophe Fund

Insurance Information Institute

Insurance Services Office

ABOUT THE ALLIANCE

The ALLIANCE is about cooperation; cooperation in time of crisis. It brings together insurers, insurance agents, banks, realtors, business groups, builders, and home and condominium owners to achieve mutual goals with respect to Florida's hurricane insurance market.

The tendency to enlist cliché in describing such a group is unavoidable. However, it must be termed unique for it has never happened before — that the role of government in insurance matters is addressed by such diverse interests.

The ALLIANCE is, therefore, about accord where accord is possible and appropriate. It is about achievement of mutual goals where disagreement, perhaps even discord, must still be allowed to exist. Simply, it's about using a cooperative forum to help bring Floridians a competitively priced insurance product, without undermining the interests of the cooperating groups.

GOVERNANCE

The ALLIANCE was not governed along traditional lines. Rather than “govern” its activities, a Guidance Committee made up of participating trade associations provided direction to individual units divided by subject matter, called; WORK GROUPS. The Guidance Committee conducted general session meetings and resolved any procedural conflicts.

Specifically, the Guidance Committee’s charge was to establish policy and goals for the organization; to receive and act on reports of the working groups; to create additional working groups should such be necessary or appropriate; to supervise and recommend staffing requirements and seek input or assistance from participants when needs dictate; to provide liaison with all participating companies and associations; and to adopt an operating budget should such become necessary.

Guidance Committee

Co-Chair: Scott Johnson, The Florida Association of Insurance Agents

Co-Chair: Guy Marvin, III, The Florida Insurance Council

Cecil Pearce, the American Insurance Association

Jon Shebel, Associated Industries of Florida

Lou Biron, Community Association Leadership Lobby and Community Associations’
Institute–Florida Legislative Alliance

Tim Meenan, The Florida Association of Insurance and Financial Advisers

John Sebree, The Florida Association of Realtors

Scott Jenkins, The Florida Bankers Association

Doug Buck, The Florida Home Builders Association

Doug Mang, Florida Surplus Lines Agents Association

Dr. Tim Reinhold, Institute for Business & Home Safety

Dulce Suarez-Resnick, Latin American Insurance Agents Association

William Stander, The Property and Casualty Insurers Association

James Massie, The Reinsurance Association of America

WORK GROUPS

For reasons of efficiency and comprehensiveness of research, the issues to come before the Alliance have been subdivided into individual Work Groups. While the Guidance Committee established the six work groups and charges for each, they are not inviolate. Modifications of the number, title, or charge of any work group is possible at any Alliance Guidance Committee meeting.

The six Work Groups are as follows:

WORK GROUP I—Citizens' Structure

(organization, financial matters, depopulation, coverage's)

Chair: Steven Roddenberry, Pennington, Moore, Wilkinson, Bell & Dunbar, P.A.

Co-Vice Chairs: Greg Ciezadlo, Liberty Mutual Insurance

Co-Vice Chairs: John C. Laurie, CPA, Wyman, Green & Blalock, Inc.

WORK GROUP II—Citizens' Operations

(customer service, producer relations, claims processing)

Chair: Jim Brainerd, Florida Association of Insurance Agents

Co-Vice Chairs: Paula Fernandez, State Farm Insurance Companies

Co-Vice Chairs: Dulce Suarez-Resnick, HBA Insurance Group, Inc.

WORK GROUP III—Federal Issues

(federal reinsurance proposals, tax treatment of catastrophe reserves, NFIP issues)

Chair: Rade T. Musulin, Florida Farm Bureau Insurance Companies

Vice Chair: Lee S. Gorodetsky, LUTCF, CLF, L & S Insurance Services Inc.

WORK GROUP IV – CAT Fund

(use of CAT Fund mitigation dollars, coverage, financial matters)

Co-Chairs: Donald D’Errico, Liberty Mutual

Co-Chairs: Robert A. Henderson, USAA

Vice Chair: Stanley W. Plappert, CPCU, CLU, ARM, ChFC, Dawson of Florida, LLC, dba Collier Insurance Services, LLC

WORK GROUP V – Mitigation and Building Codes

(codes and code enforcement, loan programs and other mitigation incentives)

Co-Chairs: Doug Buck, Florida Home Builders Association

Co-Chairs: Dr. Tim Reinhold, Institute for Business and Home Safety

Co-Vice Chairs: Scott Johnson, Florida Association of Insurance Agents

Co-Vice Chairs: Sam Miller, Florida Insurance Council

WORK GROUP VI – Regulatory Reform

(rates and forms, filings, regulation of profits and procedures)

Chair: Andrew Martinez, Nationwide Insurance Company

Vice Chairs: Laura Pearce, Florida Association of Insurance Agents

CONSENSUS RECOMMENDATIONS AND GUIDELINES

1. Citizens' rates should be sound and designed to minimize the possibility of future assessments.
2. Retain the current boundaries of Citizens' high-risk (wind-only) area.
3. Citizens should honor the letter and spirit of the law requiring service levels comparable to the voluntary market.
4. Citizens should be required to develop contingency plans for large numbers of emergency adjusters, but do not subject Citizens' claims settlement process to artificial deadlines.
5. The Legislature should consider reinstating the servicing carrier approach to policy processing for Citizens.
6. Adopt an amendment to the Florida Constitution to limit the use of CAT Fund assets to the payment, financing, and administration of catastrophic hurricane loss obligations and to provide that any legislative appropriations from the CAT Fund must be for hurricane loss mitigation purposes.
7. Building codes and code enforcement in high-risk areas should be strengthened in order to assure that newly constructed properties are more hurricane-resistant.
8. Less regulation, not more, is the ultimate long-term solution to a robust hurricane and property insurance market for Florida, as it will encourage competition, ingenuity, product availability, and increased choice that will ultimately benefit consumers.

PARTICIPANTS

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