

State Farm Insurance Companies®



Winter Haven Operations Center
7401 Cypress Gardens Boulevard
Winter Haven, Florida 33888-0007

Ms. Vicki A. Twogood, CPM
Florida Department of Services
200 East Gaines St.
Tallahassee, Florida 32399-0308

Dear Ms. Twogood:

Enclosed are the documents you have requested: a copy of State Farm's Homeowners, Condominium Unitowners and Manufactured Home policies along with the applicable endorsements which are most utilized by State Farm Florida Insurance Company. In addition, we have provided a brief description (exhibit A) of the enclosed endorsements.

As you are aware, State Farm opposes moving toward a standardized policy in Florida. The Department of Financial Services should be trying to entice companies to enter Florida in order to improve insurance availability. Allowing a competitive free market is one way to help solve the insurance crisis in our state.

"Standardizing" policies moves in the opposite direction as it increases costs and paperwork, prevents policyholders from getting above average coverage, makes future policy form filings more difficult to be approved to the extent that they differ from the standard form, and could take years of court interpretations to settle on what some of the language means and how it would be interpreted. Rather than enticing insurers, these reasons actually provide a greater incentive for insurers to leave, limit activity in, or stay out of Florida all together.

Should you have any questions as to what as been provided, please contact me or Underwriting Section Manager, Herb Bourgault at (863) 318-3383.

Sincerely,

Paula M. Fernandez (KAG)

Paula M. Fernandez
State Farm Counsel

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