

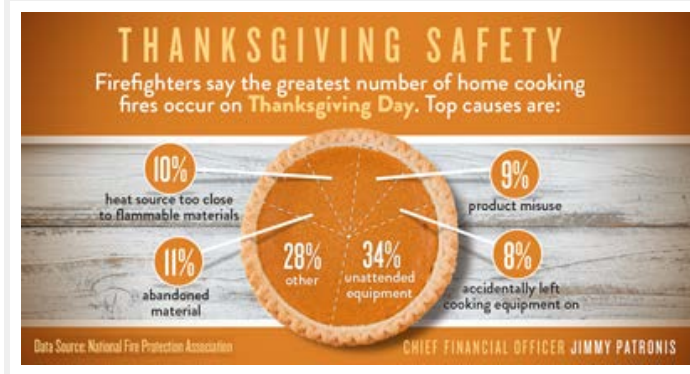


Chief Financial Officer Jimmy Patronis' DOLLARS & SENSE

Florida Department of Financial Services

Dear Fellow Floridians:

As we kickstart the holiday season with next week's Thanksgiving meal, many Florida families will start spending far more time in the kitchen. After all, it is the heart of the home. We have a big family, and I can tell you from experience that all of our family gatherings lead straight to the kitchen. While they can be filled with fond family memories, any firefighter will tell you that they can quickly become the heart of holiday disaster if you're not careful.



Every year, hundreds of avoidable cooking accidents happen. In fact, the National Fire Protection Association reports that Thanksgiving is the number one day of the year for home cooking fires. Anything from turkey frying gone wrong to a pot left on the stove too long can cause a fire, and there's nothing that will ruin a holiday faster.

There's no way to completely eliminate your risk, and accidents do happen. However, simple steps like turning in the handles of your pots and pans and keeping your kitchen floors free from toys and pets can help make sure your holiday goes off without a hitch.

Fried turkeys have become a hit, but they can become incredibly dangerous if proper attention is not paid. Make sure your bird is completely thawed and take your turkey fryer to the furthest place from your home possible. Never fry at the edge of your garage because any stray spark might light the house in flames.

Have fun, but please let common sense reign supreme. Keep your kids, your pets, and all of Florida's first responders safe!

Sincerely,

Stay Connected



Increase Text Size



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News of Interest

Tampa Bay Times: [Florida ranks No. 2 for growth in women-owned businesses](#)

The Sunshine State is particularly sunny for women-owned firms, according to a new study. Florida had the second-highest growth in the number of women-owned businesses over the past 20 years, according to a study by American Express Open. The number of firms jumped from 338,000 in 1997 to just over 1 million in 2017. The study released Wednesday examined data from the U.S. Census Bureau's Survey of Business Owners.

Sarasota Herald-Tribune: [Fortune ranks Publix No. 3 in US to work for in retail](#)

Publix is the third best workplace in retail, according a ranking released Tuesday by The Great Place to Work Institute and Fortune magazine. It trailed only the New York-based Wegman's grocery chain and the Oklahoma-based QuikTrip convenience stores. "Being ranked as a best workplace in retail is an honor," Publix President and CEO Todd Jones said in a news release. "This recognition makes me especially proud since it's based on associate feedback."

Health News Florida: [State Regulators Say 21 Nursing Homes Yet To Follow Rules](#)

State regulators say 21 nursing homes are not following new rules put in place after residents died in a South Florida nursing home. After Hurricane Irma, Gov. Rick Scott's administration pushed through emergency rules that require nursing homes to have generators capable of providing backup power for four days. The rules have been legally challenged, but the Agency for Health Care Administration has said nursing homes must still comply with them or seek a variance. The agency said the 21 homes will be subjected to a \$1,000-a-day fine if they are not in compliance by Nov. 15.

Orlando Sentinel: [Renters becoming the uninsured in Florida](#)

The 2017 hurricane season exposed an insurance gap across a state that is being redefined by renters, who are far less likely than homeowners to insure their belongings. The tab to cover renters' disaster-related damage often falls in public hands. The Federal Emergency Management Agency pays renters to repair or replace furniture, appliances, clothing, textbooks, and job-related equipment — possessions covered in many homeowner and renter insurance policies. FEMA said this week that 432,286 Florida renters applied for aid through October.

Florida Politics: [Workers' comp costs going down](#)

The cost to buy worker's compensation insurance is going down in the Sunshine State. Florida Insurance Commissioner David Altmaier on Thursday issued a final order granting approval to the National Council on Compensation Insurance (NCCI) for a statewide overall rate level decrease of 9.5 percent and premium level decrease of 9.8 percent, according to a press release. ... Added Chief Financial Officer Jimmy Patronis: "Florida's job creators will no doubt appreciate this significant cost savings, a step that will support our state's growing economy."

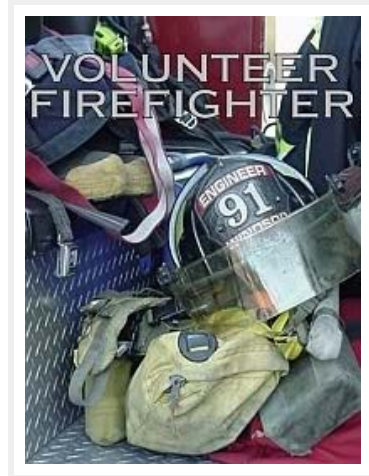
NW Florida Volunteer Firefighter Training Weekend Postponed by Hurricane Irma Is Back On

Chief Financial Officer and State Fire Marshal Jimmy Patronis on Wednesday announced that the 12th annual Northwest Florida Volunteer Firefighter Weekend previously postponed due to Hurricane Irma will

take place this weekend. More than 200 volunteer firefighters have registered for this rescheduled event, which offers free classroom and field training courses to volunteer firefighters. Hosted at the Northwest Florida State College in Niceville, the event is open to all volunteer firefighters, EMS, law enforcement, and military in Florida and all southeast states.

CFO Patronis said, "Volunteer fire departments offer lifesaving services to our communities, oftentimes operating on very low budgets. We must do everything we can to ensure that our firefighters have every bit of the training and expertise they need to safely perform their jobs, and I am proud to be part of this free training opportunity that will no doubt help first responders better serve their fellow Floridians."

Originally set to take place in September, participants can now register to take active shooter response and animal first aid courses, as well as live burn classes and more. Courses will begin Friday, November 17 and continue through Sunday evening, November 19. Most live burn classes will take place on Saturday.



Firefighters can register online at www.nwflvolunteerffweekend.com through Thursday afternoon. Individuals can register in person after online registration closes. Individuals with questions about the course offerings or registration process are encouraged to email staff at staff@nwflvolunteerffweekend.com.

Members of the media are encouraged to contact Mike Cox at 727-639-3703 to arrange on-site interviews.

Anna Alexopoulos Farrar Joins DFS as Communications Director

Chief Financial Officer Jimmy Patronis on Tuesday announced that Anna Alexopoulos Farrar will join the Department of Financial Services (DFS) as Communications Director. In this capacity, she will oversee the communications strategy for the department.

CFO Patronis said, "Anna is a seasoned communications professional whose experience in both the government and private sectors brings a fresh perspective to the role. This experience and her knowledge of the department will help us advance our efforts to connect with Floridians on top issues that impact those living in our great state."



Alexopoulos Farrar has more than 10 years of experience in public and private communications. She joins the department after nearly three years at a top Florida public relations firm, On 3 Public Relations (On3PR), serving most recently as vice president of accounts where she led communication strategy and message development for major companies and organizations. She previously served as press secretary for DFS under former CFO Jeff Atwater, and managed media relations for a national disaster safety nonprofit.

Her first day on the job is Monday, Nov. 20. Alexopoulos Farrar succeeds Ashley Carr who recently announced her resignation to accept a position with the Florida Healthy Kids Corporation.

CFO Patronis' Office to Host Live Insurance Phone

Bank in Tampa on Nov. 16

As Floridians continue the recovery process after Hurricane Irma, Chief Financial Officer Jimmy Patronis is partnering with Tampa Bay news station Fox 13 to host a live phone bank to assist Floridians with their insurance questions, concerns and complaints. The phone bank will take place Thursday, November 16, from 7:00–10:00am EST. During that time, Floridians can call the station at 1-800-826-4434 to speak one-on-one with an insurance specialist working for the Department. The Department will also answer questions posted to Fox 13's Facebook account (@Fox13TampaBay).



CFO Patronis said, "Our Department boasts some of Florida's foremost insurance experts, and we're taking every available opportunity to help Floridians as they move through the insurance claims process. If any consumer is running into a roadblock, I encourage them to give us a call to see how we can help."

The Department of Financial Services also operates Florida's only toll-free Insurance Consumer Helpline, which is available year-round. During the third quarter of 2017, insurance specialists working the Helpline recovered more than \$9.3 million for Floridians. Returns consist of underpaid or previously denied insurance claims, as well as overpaid premium amounts that were refunded due to intervention by the Department on the consumer's behalf.

To learn more about the Department of Financial Services' insurance expertise, visit www.myfloridacfo.com.

Florida Economic Briefs

Gas prices rise sharply

The average price for regular unleaded increased sharply this week in Florida, rising from \$2.33 to \$2.51. This is the highest average price since the first week of October, when the state was managing supply difficulties in the aftermath of Hurricane Harvey.

Source: **Energy Information Agency**

Small business confidence increases

The Small Business Optimism Index increased from 103 in September to 103.8 in October, remaining at a historical high level. The increase was driven primarily by expected increases in retail sales and real estate, along with business expansion optimism.

Source: **National Federation of Independent Business**