

MEETING AGENDA
CITIZENS FOR HOMEOWNERS INSURANCE REFORM

OUR HOMEOWNERS INSURANCE RATES ARE CLIMBING.
INSPECTIONS AND REPLACEMENT COSTS- HURRICANE MODELS-RE-
INSURANCE.

- I. RECOMMENDATIONS FROM THE STATE HOMEOWNER INSURANCE STUDY COMMISSION:
 - A. CREATION OF A STATE HURRICANE COMMISSION
 - B. CATASTROPHIC EVENT FUND
 - C. INCREASED CONSUMER EDUCATION
 - D. FAIR PLAN INSTALLMENT PAYMENT PLAN
 - E. FAIR PLAN CREDITS AND ASSESSMENTS
 - F. FAIR PLAN APPOINTMENTS

- II. ADDITIONAL SUGGESTIONS BY THE DISSENTING OPINION:
 - A. CAPPING SYSTEM FOR FAIR PLAN RATES
 - B. B.CREATION OF A PUBLIC MODEL
 - C. C.PROTECTION AGAINST APPRAISAL INFLATION
 - D. REASONABLE DEDUCTIBLES
 - E. REQUIRE THE PROFITS OF THE INSURERS TO BE PART OF THE RATE FILING TO THE DIVISION OF INSURANCE.
 - F. INSURER INSOLVENCY

- III. FILED BILLS TO THE FINANCIAL SERVICES COMMITTEE:
 - A. PERTINENT BILLS.
 - B. SUGGESTED BILLS NEEDED-
 - C. HURRICANE TRIGGER BILL?
 - D. QUESTION TAX CREDITS BY STATE FOR MITIGATION?
 - E. QUESTION A BILL REQUIRING PROFIT FROM FAIR PLAN BE RECYCLED BACK TO POLICY HOLDERS?

- IV. UPDATE ON THE PRESENT 25% FAIR PLAN RATE HIKE REQUEST.
PROFITS OF THE FAIR PLAN- LOW LOSSES
 - A. BRIEF TO THE COMMISSIONER OF INSURANCE FROM THE ATTORNEY GENERAL UPON CONCLUSION OF RATE HIKE HEARINGS.

- VI. BRIEF TO THE COMMISSIONER OF INSURANCE BY THE STATE RATING BUREAU UPON CONCLUSION OF RATE HIKE HEARINGS.

‘KEY FACTORS’ - DEFINITION AND IMPACT TO COASTAL CITIZENS.

DISCUSSION MEETINGS WITH LEGISLATORS:
SENATE PRESIDENT THERESE MURRAY
SENATOR O’LEARY
REPRESENTATIVE ERIC TURKINGTON
REPRESENTATIVE CABRAL
REPRESENTATIVE HYNES

PROPOSED ACTION OF THE LEGISLATORS AND CITIZENS FOR
HOMEOWNERS INSURANCE REFORM.

ACTIONS TAKEN BY CITIZENS FOR HOMEOWNERS INSURANCE REFORM;

PROTEST AND PICKETING IN OCT. THE PROPERTY CASUALTY INSURERS OF
AMERICA ANNUAL MEETING IN BOSTON

TESTIFYING BEFORE THE FINANCIAL SERVICES COMMITTEE IN FEB.

LOBBYING THE LEGISLATORS FEB AND MARCH

ATTENDING THE HEARINGS ON THE FAIR PLAN RATE HIKE REQUEST-
AUGUST 2007- FEB. 2008

PAULA ASCHETTINO ATTENDED A MEETING IN DECEMBER 2007 WITH THE
COMMISSIONER, STATE RATING BUREAU DIRECTOR, STATE ACTUARY,
SEN. O’LEARY AND REP. TURKINGTON, TO DISCUSS FINDINGS OF THE
STUDY COMMISSION.

WE SPOKE BEFORE NUMEROUS COMMUNITY GROUPS, ACTIVATING
CITIZENS. WE ASKED FOR LETTER WRITING AND PHONE CALLS.

RECENT FACT FINDING: PROF. O’BRIEN, FL. STATE UNIVERSITY, RMS, AIR,
AM BEST – OTHER STATE REGULATIONS.

MAJOR PROBLEMS: THE DIVISION OF INSURANCE AND THE INSURANCE
COMMISSIONER.

THE LACK OF LEADERSHIP OF THE GOVERNOR.

WHAT YOU CAN DO.

Thank you, Paula Aschettino

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