

On Monday, June 22, 2009, the FIRM membership re-elected Michele Beach, Heather Carruthers, Kim Mack, Annalise Mannix, Al Sachs and Gary Sechen as directors to serve on the FIRM board for a term that will expire in June 2011. They will continue to work for you with the current FIRM directors Nat Cassel, Sam Coskey, Cindy DeRocher, Robbie Hopcraft, Teri Johnston, Mel Montagne, Donna Moody, and Colleen Repetto.

FIRM's Executive Officers, who were elected by the board during Monday's meeting, are Heather Carruthers, President; Teri Johnston, Vice President; and Sam Coskey, Secretary-Treasurer.

FIRM urges you to recruit new members for the organization. Citizens Property Insurance will be filing new rates by July 15, 2009, that will be in effect starting January, 2010. The legislature passed a law that CPIC's new filed rates cannot exceed 10% per year, but this does not reflect the overall increase in rates that CPIC can request over time. If unchallenged, our rates will more than double in years to come.

FIRM needs your support... this fight will continue until we can impact the hurricane risk models that insurance companies use to formulate their rates.

FIRM continues to provide statistical, meteorological, historical, and engineering facts to support why Monroe County windstorm rates should be among the lowest in the state, not increasing.

FIRM needs to hire actuary and legal experts to assist the organization in providing a most comprehensive presentation to affect a change in the risk process attesting to Monroe County's low probability for significant wind damage during hurricanes.

FIRM continues to travel and meet with the Florida Commission on Hurricane Loss Projection Methodologies, the creators of the Florida Hurricane Public Model, Legislators, and Citizens Property Insurance Corp. executives and staff to keep Monroe County's issues at the forefront.

FIRM cannot do it without your support. Please go to www.FIRMKeys.org and sign up and donate to the cause. Your contributions will help FIRM to continue to stand up and fight for you.

Thank you.

Colleen Repetto
Executive Director