

Dear FIRM Members,

Citizens Property Insurance Corporation has developed a program to inspect some policyholder's homes to ensure that the mitigation credits being awarded are correct. This has come on the heels of a state report that indicated that a substantial number of these certification forms may inaccurately reflect the features installed on some homes. The Citizens' Inspection and Outreach Program has selected properties to be inspected at no cost to policyholders. These inspections are to document and verify the wind-resistive features currently receiving credits.

One FIRM member reported that the result of her inspection was a proposed insurance premium increase for the new renewal period of 115%, a \$2,224 increase. Of course this is a shock to the owner, but more importantly, the information in the new report does not match the report that she commissioned from her architect who inspected the home, and the new proposed rates may be inaccurate.

Each policy agreement allows Citizens to inspect homes. If your policy is selected for an inspection you will be contacted by a sub-contracted inspector. The Citizens website (https://www.citizensfla.com/policyholder/about_inspection_outreach.cfm) states "Failure to allow the designated inspector to conduct an adequate inspection of your property may result in the loss of any wind mitigation credits you currently receive and could even result in the nonrenewal of your property coverage altogether."

It is important that the wind mitigation credits that you may be receiving are accurate. In an effort to help you ensure you do receive credit for all your wind-resistive features we would like to make the following recommendations:

- Ensure the policyholder is home at the time of the inspection. If you are the policyholder and you do not understand the wind-resistive features of your home, please find a copy of your current "Uniform Mitigation Verification Inspection Form" and review it with your insurance agent or a friend who can explain each of the features so you are well informed as to what the inspector is to look for.
- If you have replaced roofing since 2001 try and have a copy of the building permit or bill of sale for the inspector.
- Ensure all your shutters are functioning and have all the required fasteners in place.
- If you have had shutters, small or large missile impact windows installed since 2001 try and have a copy of the building permit or bill of sale for the inspector.
- The inspector will need access to your attic if you have one. They will supply a ladder. It is important for them to have visual contact with your "roof to wall" connection (hurricane straps). If they cannot see the straps then the inspector may check the "unknown, unidentified or no attic access" box. This will not allow any credit for roof to wall connections. If you have no attic and your home was constructed or the roof to wall connection area renovated in the past 20 or so years you probably have hurricane straps. Try and find the blueprints, building permit or photographs of the construction. If you can, take a photo of the roof to wall connection prior to the arrival of the inspector to keep for your records.
- The inspector will need to closely review your "roof-deck attachment" while in the attic. "Roof-deck attachment" is the wood/plywood sheathing between your wood rafters and the roof covering (shingles or metal roof). They will look for the thickness of the wood and the number of fasteners (nails) holding it to the roof (fasteners are very hard to see – actually impossible to see if it is installed 100% correctly).

Upon completion of the inspection request a copy of the form, or review your previously submitted form with the inspector. The inspector is supposed to give you new credits if you have features that you have not been receiving credit for. If the new report indicates that you do not appear to have the features for which you were originally authorized ask for clarification from the inspector. If you are still not satisfied perhaps call your original inspection professional for further information. Over the years the forms have changed and Citizens may require more information than they originally required. Should you have any problems or questions call your insurance agent.

Sincerely,

Your FIRM Board