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Citizens to Implement Online Claims Reporting and Tracking Portal by 2018 Hurricane Season

In a recent article titled, "Citizens Insurance: Online portal to report, track claims planned by 2018 hurricane season," the SunSentinel outlines Citizens' plans for addressing the barrage of claims following a catastrophic event with a self-service online portal.

The article quoted Citizens President and CEO Barry Gilway as stating, "There are lessons learned from every event, and what we learned very quickly during Irma is that we did not have an online claims capability." Gilway also said, "Citizens had a huge issue because of the magnitude of the calls we were getting in."

Along with a surge of phone calls to file initial claims, Citizens also received a flood of follow-up calls from policyholders regarding the status of their claims.

"The online claims portal will enable customers to file an initial notice of a loss, then track progress of the claim adjustment," Gilway was quoted in the article as stating. "From a consumer standpoint, it clearly will be a huge benefit," he added.

According to the article, Citizens has budgeted

\$2.3 million over four years for the project and that the online claims reporting system would be part of "programs and infrastructure that will provide Citizens with advanced insights into customer behavior, needs, desire and overall experience," according to remarks released with Citizens' 2018 budget document.

The article also states that the insurer has approved spending \$47.9 million over five years to contract with nine commercial vendors for inbound and outbound call center services in which the vendors will respond to initial claims reports, requests for basic and specialized support, and handle inbound and outbound calls during catastrophes.

Insurers reported in the article as utilizing online claims portals include Universal Property & Casualty, Federated National, United Property & Casualty and Security First.

To read the article in its entirety, visit:

www.sun-sentinel.com/business/fl-bz-citizens-online-claim-system-20171213-story.html ◆

Florida Office of Insurance Regulation Issues Orders Establishing 2018 Citizens Rates

In a recent press release, The Florida Office of Insurance Regulation (Office) published a chart of the 2018 personal and commercial property insurance rates for Citizens Property Insurance Corporation (Citizens). The following is the chart and other information as found in the press release.

The Florida Office of Insurance Regulation (Office) has established the 2018 personal and commercial property insurance rates for Citizens Property Insurance Corporation (Citizens). This action comes after a postponement in the

rate filing review process due to the impact of Hurricane Irma and the issuance of an Emergency Order by the Office to assist consumers recovering from this storm. The Emergency Order expired on December 3, 2017.

The Office has reviewed these filings and considered the comments and testimony received from policyholders and other interested parties, both by email and during a public rate hearing held on August 23, 2017, in Miami, FL. As a result of this review, the Office has established



Citizens Online Claims Portal and 2018 Rates, Florida Senate FAQs and RIA Conference Details

Our first issue of 2018 features some hot Citizens news leading with a recap of a SunSentinel article outlining the insurer's new online claims portal scheduled to be operational before the 2018 hurricane season begins. Next, we have more on Citizens from the Florida Office of Insurance Regulation in the form of a new rate chart reflecting a comparison of the original rate requested and the estimated rate established.

And with 2018 bringing a brand new legislative session, we thought a review of some commonly asked questions on the lawmaking process would be helpful, so be sure to check out our Florida Senate FAQ selections.

Finally, we have details on the upcoming RIA conference taking place in February along with a look at some of the intriguing sessions.

Wishing you a prosperous 2018,

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Florida Senate FAQs Provide Comprehensive Review of the Lawmaking Process

With the regular 2018 legislative session already upon us, now is a good time to review some commonly asked questions and answers regarding the Florida lawmaking process. Below is a selection of FAQs from the Florida Senate FAQ web page.

How can I tell the difference between a House and a Senate bill?

House and Senate bills are numbered in serial order as they are filed. House bills receive odd numbers (1, 3, 5 ...) and are prefixed by "H" or "HB"; Senate bills receive even numbers (2, 4, 6 ...) and are prefixed by "S" or "SB."

What does the C1, C2, C3, etc., mean on the end of a bill number in bill history?

"C1" denotes a committee substitute, which is a substitute bill proposed by committee for a bill considered and amended by that committee. Each committee to which a bill is referred may adopt a committee substitute for that bill. If the previous committee of reference adopted a committee substitute for the bill, the next committee may adopt a committee substitute for that committee substitute. Occasionally, there will be a committee substitute for a committee substitute for a committee substitute for a committee substitute for a bill (C4). A committee substitute may also combine multiple Senate bills.

What is the difference between an engrossed bill and an enrolled bill?

An engrossed bill is a bill which has been amended. A bill may be engrossed many times. An enrolled bill, which may or may not have been engrossed, is a bill that has passed both houses of the legislature in identical form and has been converted into an act for presentation to the Governor or Secretary of State.

What does the bill action "in messages" mean?

"In messages" refers to the location of a bill passed by a chamber en route to or residing in the other chamber for consideration.

How do I track a bill?

Flsenate.gov makes it easy to track a bill as it progresses through the legislative process. Every filed bill has a web page that offers current information about the bill and provides links to official documents associated with the bill. With a Senate Tracker account you can track items throughout the website, view the latest updates on the Tracker tab, and receive email notifications when those items are updated. For more information, go to the Tracker Help page.

How do I find how a legislator voted on a bill?

Floor votes for a particular bill are available as part of a bill information page on flsenate.gov. Be advised that the information presented is provisional. For an official copy of a legislator's vote on a bill, consult the Senate or House Journal. For more information, call the Secretary of the Senate at (850) 487-5270 or the Clerk of the House at (850) 488-1157.

How can I contact my state Senator?

The address, phone number, and email for each Senator's district and Tallahassee offices are listed on a senator's page. Go to the Senate member page on Flsenate.gov to begin your search.

For more Florida Senate FAQs, visit: <https://www.flsenate.gov/Reference/FAQ>. ♦



the rates for Citizens personal and commercial property accounts. The Orders can be accessed here: [Personal Property Order](#), [Commercial Property Order](#).

The effective date for both new and renewal rates is no earlier than May 1, 2018.

The chart below provides the overall estimated statewide average rate changes established by the Office for each line of business individually:

(Incl. FHCF Cash Buildup Factor Changes)		
Account	Original Rate Requested	Estimated Rate Established*
Homeowners Multi-Peril (PLA) #17-16826	6.7% increase	6.6% increase
Homeowners Wind Only (CA) #17-16827	1.7% increase	0.9% increase
Property/Personal (Dwelling Fire) (PLA) #17-16966	5.2% increase	5.2% increase
Property/Personal (Dwelling Fire) Wind Only (CA) #17-16967	6.3% increase	4.6% increase
Mobile Homeowners Multi-Peril (PLA) #17-17210	3.9% increase	3.9% increase
Mobile Homeowners Wind Only (CA) #17-17211	9.8% increase	9.8% increase
Mobile Homeowners (Dwelling Fire) (PLA) #17-17409	7.1% increase	7.1% increase
Mobile Homeowners (Dwelling Fire) Wind Only (CA) #17-17410	10.0% increase	10.0% increase
Commercial Property Residential Multi-Peril (Condo Assn.) (CLA) #17-18043	4.8% increase	4.8% increase
Commercial Property Residential Multi-Peril (Ex. Condo Assn.) (CLA) #17-18044	4.7% increase	4.6% increase
Commercial Property Non-Residential Multi-Peril (CLA) #17-18234	8.1% increase	8.1% increase
Commercial Property Residential Wind Only (Condo Assn.) (CA) #17-18869	10.3% increase	10.1% increase
Commercial Property Residential Wind Only (Ex. Condo Assn.) (CA) #17-18870	9.8% increase	9.8% increase
Commercial Property Non-Residential Wind Only (CA) #17-18965	9.4% increase	9.4% increase

*This is an estimate of the rate effect on earned premiums determined using selected changes from the in-force policy distributions and the rates in the Order.

Rate filings can be accessed via the “I-File Forms & Rate Filing Search” system using

the following search criteria in either the “Quick Search” or “Advanced Search” options: file log numbers or by entering “Citizens Property Insurance Corporation” as the “company name.” When the selection appears, scroll to the bottom of the results page for the most recent filing information.

Visit the Citizens Public Rate Hearing webpage on the Office’s website for additional information.

To view the press release on the FLOIR website, visit www.floir.com. 



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RIA International Restoration Convention + Industry Expo Slated for February 14-16

Details are now available for The Restoration Industry Association (RIA) Convention + Industry Expo scheduled for February 14-16 at the Renaissance Austin Hotel in Austin, Texas. Below is a look at several of the breakout session descriptions as found on the conference web page.

High End Furniture 101 with In-Class Demonstration

Mike O'Donnell, O'Donnell Brothers Professional Furniture Service, MJL Consulting

Track: Technical

Teaching adjusters and contractors what to look for when it comes to high end furniture while inspecting an insurance loss.

Choose Your Own Adventure – KPI-based Action and Decision Making for Managers

Tim Hull, Violand Management Associates

Track: Operations

Every day, owners and managers in the restoration industry need to make timely and effective decisions. Having the right information to make these decisions is critical. As a sequel to the presentation Numbers That Tell Stories (2016 RIA Convention), this presentation is interactive and engaging, bringing real-world examples of how owners and managers can use metrics (KPIs) to make better decisions, act instead of reacting, and plan by using historical information to forecast future trends. Attendees will be given real data from actual (anonymous) restoration companies and shown how to interpret the information, analyze the results, formulate action steps, and plan for sustainability or corrective action as necessary. This will be completed through group activities that will produce takeaways attendees can use immediately when they return home.

How to Hire Superstar Salespeople

Jaclyn Carpenter, Ideal, Inc.; Tim Miller, Business Development Associates

Track: Sales

Many restorers have tried to build their own direct sales and marketing operations in order to drive the growth of their own business instead of being over-reliant on TPAs, weather and good luck. But, they have found that hiring and retaining good salespeople is much more of a challenge than other positions. There are specific reasons why restorers hire salespeople that fail over and over again. The good news is that there are also specific ways to hire and retain great salespeople that can drive the growth of your restoration company! This program will help restorers understand how to hire great salespeople to build winning sales organizations.

Customer-Centered Companies Crushing Competition

Joseph Sample, VoiceSifter

Track: Operations

Customer experience is the last source of sustainable differentiation and the new competitive battleground. Gartner customer-centered cultures are crushing it! By looking at a few Fortune 500 companies combined with research from the Harvard Business School, McKinsey and Co., and others, you will leave with a handful of actionable ideas to implement in your business tomorrow. Organizations that execute the items that we will discuss see 20% higher customer satisfaction scores and 15% more in revenue. Our interactive, multi-media presentation will give you the leading edge on customer loyalty and satisfaction.

For more conference information, and to register, visit: <https://www.restorationindustry.org/page/2018RIAConvention>. ♦