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CFO Patronis Issues Press Release Highlighting Updates on Hurricane Michael Recovery Efforts

Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis recently issued a press release regarding recovery efforts following Hurricane Michael. According to the press release, Patronis has spent time in the affected Panhandle counties and has been in constant communication with emergency management, local, state, and federal officials.

Focusing now on stopping post-storm fraud, Patronis urges Floridians to call his Insurance Help Line at 1-877-MY-FL-CFO to report anything suspicious.

"One month ago, Hurricane Michael devastated the Florida Panhandle. I've witnessed firsthand the amazing strides these resilient communities have made towards recovery. I want the nation to know

that the Panhandle is open for business and we are on our way back and will be stronger than ever," Patronis stated.

Below are details on the recovery efforts as found in the press release.



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FEMA Office of the Flood Insurance Advocate Offers Guidance on the National Flood Insurance Program

The Federal Emergency Management Agency (FEMA) offers help to policyholders and property owners who are unable to get the necessary support they need from first-line National Flood Insurance Program (NFIP) resources. The FEMA Office of the Flood Insurance Advocate (OFIA) is staffed with experts in National Flood Insurance Program (NFIP) flood insurance, flood hazard mapping, floodplain management and Hazard Mitigation Assistance (HMA) grants. The OFIA provides support by:

- Assisting in the development of regional capacity to respond to individual constituent concerns about Flood Insurance Rate Map amendments and revisions, including Letters of Map Amendments and Letters of Map Revisions.
- Coordinating referrals to existing resources for flood hazard mapping, HMA grants, and floodplain management.
- Obtaining and verifying accurate and reliable

flood insurance rate information when purchasing or renewing a flood insurance policy.

- Educating on individual flood risks, flood mitigation, measures to reduce flood insurance rates through effective mitigation and information on HMA grant programs.
- Communicating program changes implemented as a requirement of any newly enacted laws and how to navigate existing processes and procedures.
- Supplying existing NFIP materials, such as, publications, booklets, and guidance documents and assistance on where to locate the public awareness and outreach materials on the appropriate FEMA websites.

For more information, download the OFIA fact sheet at:

<https://www.fema.gov/media-library/assets/documents/104126>. ◆



Hurricane Michael Recovery Update, FEMA's Office of the Flood Insurance

Advocate, Nexus 2019 and the 20th Anniversary Windstorm Insurance Conference

The November issue of *The Journal of Public Adjusting* brings a comprehensive update from CFO Patronis on the Hurricane Michael recovery efforts. Some of the issues addressed in the update include urban search and rescue teams, anti-fraud strike teams, insurance claims, telecommunications efforts and more.

With the National Flood Insurance Program (NFIP) rolling out changes earlier this fall, now is a good time to take a look at how FEMA's Office of the Flood Insurance Advocate (OFIA) can offer additional support.

Finally, we have details on two conferences taking place in January, 2019. First up is the Nexus 2019 convention taking place January 28-29, 2019, in Las Vegas. Also in late January is the 20th Anniversary Windstorm Insurance Conference being held January 30-February 2, 2019, in Orlando. Registration is currently underway for both events.

We hope your holiday season is off to a good start,

Harold Y. Levy, ESQ.
HL Law Group, P.A.
2601 East Oakland Park Boulevard
Suite 503
Fort Lauderdale, FL 33306
(954) 713-1212 | (954) 760-4239 (FAX)
Harold@HLLawGroup.com



Nexus 2019 Convention Slated for January 28-29 in Las Vegas

Bally's in Las Vegas is the site of the upcoming Nexus 2019 taking place January 28-29, 2019. Restoration, environmental and carpet cleaning professionals will have the opportunity to attend educational seminars and earn IICRC CECs and/or RIA continuing education credits. The cost to attend all classes is \$299.

Over 100 exhibitors will give demos of their new products and share industry insights. One-on-one time with the Aramco, Interlink Supply and Safety Express sales teams will also be available.

Nexus 2019 Schedule of Events

Monday, January 28

Welcome Reception, 7 p.m. - 9 p.m.

Tuesday, January 29

Educational Seminars, 8 a.m. - 12 p.m.

Vendor Expo, 1 p.m. - 7 p.m.

Cocktail Hour, 3:30 p.m. - 6:30 p.m.

After-party, 8 p.m. - 11 p.m.

For more information, and to register, visit:

www.event.com/events/nexus-2019/event-summary-c61b948247c74c68b3d6614eac1aada5.aspx?dvce=1. ♦



20th Anniversary Windstorm Insurance Conference Scheduled for January 30-February 2, 2019

Details are now available on the Windstorm Insurance Conference being held at the Walt Disney World Dolphin Resort in Orlando January 30-February 2, 2019. The three-day networking, professional development and continuing education conference features more than 30 breakout sessions this year covering topics such as damage assessment, policy and claims, innovation, WIND appraiser and umpire certification training and NFIP adjuster flood certification.

Registration Rates

Regular Registration	WIND Member	Non-Member
Through December 28, 2018	\$495	\$595
Late Registration		
December 28, 2018 - January 29, 2019	\$595	\$695
Onsite Registration	\$795	\$795

From January 29, 2019 to conference conclusion. Space available basis.

These registration fees include attendance at all general sessions, attendance at CE workshop breakout sessions, numerous continuing education credits for multiple states and disciplines, three days of group food and beverage functions, and four cocktail evening receptions, including the themed Casino Party. Other registration rate information is also available.

For complete registration and session information, visit <https://events.windnetwork.com>. ♦

URBAN SEARCH AND RESCUE TEAMS

- ▶ CFO Jimmy Patronis' Division of State Fire Marshal oversees activation of Florida's Urban Search and Rescue Teams. At peak, there were 2,420 personnel deployed from all over Florida and 12 different states.
- ▶ Searches are 100 percent complete.
- ▶ CFO Patronis met with Task Force 1, Task Force 3, Task Force 4, and Task Force 5.
- ▶ Combined Urban Search and Rescue efforts exceeded Hurricane Irma response by 30 percent.

INSURANCE VILLAGES & ANTI-FRAUD STRIKE TEAMS

- ▶ Constant boots on the ground in all affected counties.
- ▶ CFO Patronis' Disaster Fraud Action Strike Teams are on the ground, raising awareness about post-storm fraud and searching for anyone trying to prey on residents.
- ▶ CFO Patronis' Disaster Fraud Action Strike teams removed three unlicensed contractors conducting business in Leon, Gadsden, and Gulf counties. The contractors are banned from soliciting or conducting any work in Florida pending a full investigation.
- ▶ CFO Patronis' teams are continuing to investigate reports of potential fraud in Bay, Gulf, Washington, and Leon counties. Unlicensed activity can put homeowners and contractors at risk and opens the door to fraud. Consumers should always verify that contractors

have the appropriate licenses, including workers' compensation coverage, before they hire a company to assist in repairs after a storm.

- ▶ CFO Patronis hosted an insurance village in Marianna on Monday, October 22 until Tuesday, October 23. There were 17 insurance companies on hand to assist residents.
- ▶ CFO Patronis hosted an insurance village in Tallahassee on Thursday, October 18. There were 18 insurance companies on hand to assist residents.
- ▶ CFO Patronis hosted an insurance village in Bay County on Tuesday, October 16 until Friday, October 19. There were more than 44 insurance companies and FEMA on hand to assist residents with any insurance or financial assistance questions. T-Mobile, AT&T, and Verizon were also present at the insurance village.
- ▶ Insurance consumer experts were on the ground in Liberty and Gadsden counties on Saturday, October 20 to assist residents with the insurance claims process.
- ▶ There are teams from CFO Patronis' Office and Insurance Commissioner David Altmaier's Office in Bay County, Wakulla County, Franklin County, Gulf County, Washington County, Jackson County, Liberty County, Calhoun County, Holmes County, and Taylor County.
- ▶ CFO Patronis' and Commissioner Altmaier's Offices attended multiple townhall meetings in Washington, Liberty, Holmes and Jackson Counties the last two weeks to discuss recovery

efforts with community leaders and residents.

- ▶ Before the storm hit, CFO Patronis and Commissioner Altmaier hosted a conference call with major insurance carriers in the Panhandle, putting them on notice so that they would be ready to serve Florida families after Hurricane Michael.

INSURANCE CLAIMS

- ▶ There are 117,259 insurance claims associated with Hurricane Michael – this number will grow.
- ▶ Estimated \$2,748,905,519 in insured losses.
- ▶ As of November 6, there were 3,132 Citizens Property Insurance Corporation claims.

EMERGENCY/LICENSED ADJUSTERS

- ▶ Florida currently has 93,108 licensed and appointed adjusters.
- ▶ There are also 3,642 emergency adjusters available to respond to Hurricane Michael claims (in addition to the 93,108).

BANKING

- ▶ CFO Jimmy Patronis urged banks and credit unions to waive fees, which could include late fees for lending products including credit cards, auto loans, personal loans and lines of credit, and Not Sufficient Funds (NSF).
- ▶ CFO Patronis encouraged banks and credit unions to also waive fees for customers using non-network ATMs or money transfer services.
- ▶ CFO Patronis also encouraged banks



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EXPERIENCE
ON YOUR SIDE

REAL ESTATE

CORPORATE & BUSINESS

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and credit unions to offer other provisions for Hurricane Michael victims that can speed recovery or limit undue financial hardship for at least 90 days.

TELECOMMUNICATIONS

- ▶ CFO Jimmy Patronis sent a letter and spoke with FCC Chairman Pai on Friday, October 19, urging the FCC to recommend best practices to pre-position equipment so companies are prepared to come in and make repairs quickly after a hurricane passes.
- ▶ CFO Patronis urged the FCC to also put into place standards for carriers to open their roaming agreements after a disaster is declared which would help expedite response efforts and make it easier for residents to call for help.
- ▶ Met with Verizon Wireless officials and asked them to have representatives stationed at the Bay County Emergency Operations Center. Verizon currently has maintained a consistent presence.

OFFICIALS AND BUSINESSES

- ▶ Met with Bay County Schools Superintendent Bill Husfelt.
- ▶ Met with Bay County Sheriff Tommy Ford, Gadsden County Sheriff Morris A. Young, Jackson County Sheriff Louis "Lou" Roberts, Liberty County Sheriff Eddie Joe White, and Calhoun County Sheriff Glenn Kimbrel.
- ▶ CFO Patronis and his staff spoke with Franklin County Sheriff A.J. Smith, Gulf County Sheriff Mike Harrison, Holmes County Sheriff John Tate, Taylor County Sheriff Wayne Padgett, Wakulla County Sheriff Jared Miller, and Washington County Sheriff Kevin Crews.
- ▶ Met with Lynn Haven Mayor Margo Anderson and city commissioners.
- ▶ Met with Governor Rick Scott and Attorney Pam Bondi on recovery efforts.
- ▶ Met with Insurance Commissioner David Altmaier at the emergency insurance village in Bay County.

- ▶ Met Gulf County local and emergency management officials and the surveyed the area.
- ▶ Met with Stan Connally, Gulf Power president and CEO, on power restoration efforts.
- ▶ Met with a T-Mobile representative to discuss restoring wireless service in the Hurricane Michael impacted areas.
- ▶ Met with AT&T Communications, LLC CEO John Donovan to discuss Hurricane Michael recovery efforts.
- ▶ Met with Wells Fargo Lead Region Bank President Scott Coble to discuss operations in the impacted counties.
- ▶ Spoke with Comcast on restoration updates and internet availability options.

The CFO website offers comprehensive Hurricane Michael disaster resources. To access the information, visit www.myfloridacfo.com/Division/Consumers/HurricaneMichael.htm. ♦

