



**INFORMATIONAL MEMORANDUM  
OIR-10-5M  
ISSUED**

**August 4, 2010**

Florida Office of Insurance Regulation  
**Kevin M. McCarty, Commissioner**

**To Residential Property Insurers in the State of Florida and Parties  
Interested in the Uniform Mitigation Verification Inspection Form**

The purpose of this memorandum is to notify Residential Property Insurers and Interested Parties that House Bill 663, effective July 1, 2010, significantly changes the "Uniform Mitigation Verification Inspection Form" adopted by the Financial Services Commission in April 2010. Section 45 of the Bill amends Section 627.711, Florida Statutes, regarding mitigation verifications and can be found at the below link.

[http://www.myfloridahouse.gov/Sections/Documents/loaddoc.aspx?FileName=\\_h0663er.docx&DocumentType=Bill&BillNumber=0663&Session=2010](http://www.myfloridahouse.gov/Sections/Documents/loaddoc.aspx?FileName=_h0663er.docx&DocumentType=Bill&BillNumber=0663&Session=2010)

The Bill provides in part the following:

- Insurers are no longer required to accept mitigation verification forms from hurricane mitigation inspectors certified by My Safe Florida Home. Instead, insurers must accept a mitigation verification form if it is signed by a home inspector licensed under Section 468.8314, Florida Statutes, who has completed at least three hours of hurricane mitigation training and completed a proficiency exam. Thereafter, such licensed home inspectors must complete at least two hours of continuing education on this subject as part of their license renewal requirements each year.
- A person who is authorized to sign a mitigation verification form must inspect the structures personally and not through employees or other persons, and must certify and attest to this on the form. The bill provides certain specified exemptions to this requirement for employees of professional engineers and licensed contractors who have the requisite skill, knowledge and experience to conduct a mitigation verification inspection.
- The Bill defines misconduct on the part of an inspector and provides for disciplinary action by licensing boards and

investigations by the Department of Financial Services Division of Insurance Fraud.

- Before accepting any uniform mitigation verification form provided by an authorized mitigation inspector, an insurer at its own expense, may require verification by an independent inspector, inspection company, or a third-party quality assurance provider, before accepting a form as valid.

The Office of Insurance Regulation will be holding a public workshop regarding changes to form OIR-B1-1802 (Uniform Mitigation Verification Inspection Form) necessitated by this new legislation. Comments regarding other aspects of the mitigation inspection form will also be accepted during the workshop.

WHEN: September 22, 2010 at 9:30 A.M.

WHERE: Room 116, J. Edwin Larson Building  
200 East Gaines Street  
Tallahassee, Florida, 32399-0330

If you have any questions regarding this memorandum, please contact Mike Milnes, Deputy Director of Property & Casualty Product Review, Florida Office of Insurance Regulation at [michael.milnes@floir.com](mailto:michael.milnes@floir.com) or (850) 413-5306.