



## FLORIDA'S INSURANCE CONSUMER ADVOCATE

# 2019 ACCOMPLISHMENTS

I was appointed as Florida's Insurance Consumer Advocate in August 2019 by Chief Financial Officer Jimmy Patronis. I have been diligently working to advocate for and represent YOU, insurance consumers, during my first 120 days in the position. Below is an overview of some of the steps I've taken since being appointed and I look forward to continuing this important advocacy work in 2020.

### August 2019

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1. Mailed letters to 42 insurance companies that represent approximately 80% of the more than 21,000 open Hurricane Michael claims encouraging the companies to be responsive to OIR's data survey so that we can work together and collaborate to address the outstanding claims moving forward.
2. Partnered with CFO Patronis to host an [Insurance Village in Panama City](#). More than 400 consumers attended; Nearly \$2.5 Million Issued in Claims Payments.

### September 2019

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1. Launched new ICA branding.
2. Mailed 80 Letters to insurance-related professional organizations and associations and consumer advocacy groups and emailed 50 Consumer Reporters to introduce myself as the Insurance Consumer Advocate, share background on the Office and encourage them to reach out to me regarding insurance-related concerns.
3. [Presented to the House Insurance and Banking Subcommittee](#) to introduce myself as the Insurance Consumer Advocate, share background on the Office and share my commitment to working together to advocate on behalf of consumers.
4. Launched ICA [Twitter](#) and [Facebook](#) Accounts (@YourFLVoice) and [dedicated email address](#) (YourFLVoice@MyFloridaCFO.com) to correspond directly with consumers.

### October 2019

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1. Mailed letters to 22 insurance companies that represent approximately 75% of open Hurricane Michael claims requesting additional claims data to assist in resolving.

2. Emailed nearly 4,000 Bay County School District employees to introduce myself as the Insurance Consumer Advocate, share background on the Office and encourage them to reach out to me regarding Hurricane Michael issues and encouraging them to attend the upcoming Hurricane Michael Insurance Consumer Townhall.
3. Participated in the [DFS Insurance Village in Panama City](#). \$1.4 million issued in claims payments. Provided interviews to two local television stations to promote the Village.
4. Designed ICA Informational and CS Helpline Referral Consumer Education Resources.
5. Launched [ICA Consumer Alerts Notification System](#).

## November 2019

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1. Hosted [Hurricane Michael Insurance Consumer Townhall](#) in Panama City to receive feedback directly from consumers regarding their Hurricane Michael claims experience.
2. Designed AOB Consumer Education Resource.

## Where Have I Represented Consumers? Everywhere!

- **Senate Committee on Banking and Insurance** - presented as a member of the [Hurricane Michael Insurance Claims Panel](#) to discuss the open Hurricane Michael claims.
- [NCCI Rate Hearing](#) – represented consumers' interest to ensure workers' compensation insurance rates are affordable and appropriate for Florida's businesses.
- **Insurance Conference on Financial Accounting** – participated in 2 panels to discuss the problems, failures, successes and solutions in the aftermath of Hurricanes Irma and Michael.
- **Florida Association of Public Insurance Adjusters (FAPIA) Conference** – provided keynote address stressing the importance of consumer advocacy and how we can work together to ensure consumers are properly represented and their rights are protected during the claims process.
- **Florida Chamber of Commerce 2019 Insurance Summit** – learned of key insurance issues and trends to ensure consumers are aware and informed.
- **Florida Building Commission** – shared consumers' experience with rebuilding after Hurricane Michael and options for strengthening homes to protect consumers.
- **Florida Insurance Council Pre-Session Symposium** – provided presentation to stress the importance of communication and education for consumers and ways we can work together to better assist consumers.
- **Edison Insurance Company Rate Hearing** – participated to determine the impact the requested rate change, if approved, would have on insurance consumers.