



Florida Automobile Joint Underwriting Association
1425 Piedmont Drive East, Suite 201A
Tallahassee, FL 32308

Phone 850-681-2003
FAX 850-681-7802

Lisa Stoutamire – General Manager
Brian Fleming – Chairman

September 8, 2014

TO: ALL MEMBERS OF THE BOARD OF GOVERNORS

B. Fleming, Chairman	CFO Appointee
D. Case	THE HARTFORD, AIA
L. Cheesman	LIBERTY MUTUAL
E. Feinberg	CFO Appointee
K. Gray	PROFESSIONAL INSURANCE AGENTS OF FLORIDA
S. Johnson	FLORIDA ASSOCIATION OF INSURANCE AGENTS
J. Liufau	CFO Appointee
D. Moser	CFO Appointee
J. Muscott	STATE FARM
M. Neimand	CFO Appointee
D. Speciale	ALLSTATE

From: Sharon Neal
Administrative Coordinator

Re: Board of Governors Meeting
April 29, 2014

Attached are the Minutes of the meeting of the Board of Governors held April 29, 2014 at the InterContinental Hotel, Tampa, Florida.

cc: Lisa Stoutamire	Andy Gray
General Manager	Thomas Howell Ferguson, PA
FAJUA	

B. Elizabeth Patterson-Draughon	Bill Graham
Underwriting Manager	Carr Allison
FAJUA	

Christopher Young
Director, Filing Services, AIPSO

Service Provider:
Policy Administration
Dovetail Insurance

Service Provider:
Claims Administration
York Risk Services

BOARD OF GOVERNORS MEETING
April 29, 2014

Board Members Present:

Brian Fleming, Chairman	CFO Appointee
Larry Cheesman	Liberty Mutual
Eli Feinberg	CFO Appointee
Kim Gray	PIA
Scott Johnson	FAIA
Jim Liufau	CFO Appointee
Julia Muscott	State Farm
Dave Speciale	Allstate

Board Members not present:

David Case	The Hartford, AIA
Don Moser	CFO Appointee
Michael Neimand	CFO Appointee

FAJUA Staff Present:

Lisa Stoutamire	General Manager-FAJUA
B. Elizabeth Patterson-Draughon	Underwriting Manager-FAJUA

Others Present:

Tom Assad	AIPSO
Beth Breig	York Insurance Services Group
Bill Graham	Carr Allison
Andy Gray	Thomas, Howell, Ferguson
Larry Henning	G4S
Michael Lennon	Hillsborough County State Attorney's Office
Vivian Lopez	York Insurance Services Group
Linda Paquin	AIPSO
Jeanne Peckham	Dovetail
Nancy Salen	York Insurance Services Group
Stewart Skipper	G4S

Present Via Telephone:

Steve Adams	Blue Cod Technologies
Shannon Doheny	Office of Insurance Regulation
Elaine Joyner	Producer Administrator-FAJUA
Sharon Neal	Administrative Coordinator-FAJUA

I. CALL TO ORDER: Brian Fleming, Chairman

- A. After declaring a quorum present the Chairman, Mr. Fleming, called the meeting of the Board of Governors to order on April 29, 2014, at the InterContinental Hotel, Tampa, Florida.
- B. Mr. Fleming welcomed all those in attendance and those joining via Teleconference.

II. PREAMBLE: Bill Graham, General Counsel

Bill Graham, General Counsel, read the Anti-Trust Preamble and Disclaimer

We are here to discuss and act on matters relating to the business of the FAJUA and not to discuss or pursue the business interests of our individual member companies. We should proceed with caution and alertness towards the requirements and prohibitions of federal and state anti-trust laws. We should not engage in discussions - either at this meeting or in private conversations - of our individual companies' plans or contemplated activities. We should concern ourselves only with the business of the FAJUA as set forth in the agenda for this meeting. Only FAJUA market matters may be discussed at the meeting and each company's voluntary market plans cannot be discussed. In addition to anti-trust concerns, we should also be mindful of the requirements of the Government in The Sunshine Law that requires all discussions between two or more Board members be held in an open and properly noticed meeting. Board members should not otherwise discuss Association matters that may foreseeably come before the Board.

III. APPROVAL OF MINUTES OF PRIOR BOARD MEETINGS

The Chairman stated that the minutes of the September 17, 2013 Board of Governors Meeting were included in the Board Agenda packet, emailed on April 22, 2014. A motion to accept and approve the minutes was made by Dave Speciale, seconded by Eli Feinberg and unanimously approved by the Board.

IV. GENERAL COUNSEL'S REPORT & LEGISLATIVE UPDATE: Bill Graham

The General Counsel's report was included in the Agenda and presented at the Board Meeting. The Legislative Update is attached. [Exhibit 1]*

- A. Chairman Fleming's continued focus on claim exposure and his dedication to continue the fight on PIP Claim fraud along with the SIU Team's aggressive stand in reducing fraud has proven well worth the additional cost for these services
- B. The implementation of the new Policy Administrator, Blue Cod Technologies, continues to be a smooth transaction. Contract negotiations are in place and all around positive feedback during weekly status meetings from other Servicing Providers has been encouraging
- C. Assist FAJUA General Manager and staff on the day to day operations, service provider and/or producer contract performance issues
- D. Consultations with FAJUA General Manager, AIPSO and Thomas Howell Ferguson concerning recent THF Audit finding
- E. Assist FAJUA General Manager and Board Chairman with underwriting alternatives

V. GENERAL MANAGER'S REPORT: Lisa Stoutamire, General Manager

The General Manager's report was included in the Agenda and presented at the Board Meeting.

- A. There has been an increase in policies in force from the previous year
- B. The Association's cash position remains stable. Regular meetings with AIPSO and Thomas Howell Ferguson with regards to the financial needs of the Association. Cash Flow Projection and Activity Report will be available later in the meeting
- C. Membership fee invoices will be distributed to member companies in July 2014 with an expected 1.2 million dollar revenue to define the Association's needs
- D. Monthly conference calls with York, Dovetail and AIPSO to monitor the day to day activities have proven beneficial for all involved
- E. Progress in the implementation of Blue Cod Technologies as the new Policy Administrator has been better than expected. A start date of July 1, 2014 has been projected
 - 1. Bank accounts opened with testing scheduled
 - 2. The 2014 rates have been input with testing for Personal Auto, Commercial Auto and Non-Owned Auto scheduled

VI. BLUE COD TECHNOLOGIES UPDATE: Steve Adams, AVP Application Support - Blue Cod Technologies

Blue Cod Technologies' (BCT) update report was presented via Conference Call.

- A. BCT and AIPSO's close proximity and established working relationship will ensure smooth transition from current Policy Administrator to BCT
- B. BCT has assigned approximately 8-10 people who are currently working on the implementation procedures
 - 1. Back-end reporting
 - 2. Front-end reporting
 - 3. Billing information and input
 - 4. Rating information and input
- C. Tentative schedule of June 1, 2014 for the Quality Assurance Staff to begin user acceptance testing with FAJUA Staff upon completion of reporting and imputation
- D. Standard operating procedures concerning transitional items occurring while both systems are in place will be addressed by BCT with Dovetail
- E. Completed implementation and fully operational goal is July 1, 2014, beginning of 3rd quarter

VII. AUDIT/BUDGET/FINANCE COMMITTEE REPORT: Dave Speciale, Chairman &
Andy Gray, Thomas Howell Ferguson

The Audit/Budget/Finance Committee's report was included in the Agenda and presented at the Board Meeting.

- A. Assessment and Cash Flow Projection update
 - 1. AIPSO changed the model methodology to reflect the actual ratios of premium collected to premium written and policyholder refund to premium written
 - 2. Projected need for assessment of \$5.4 million in December 2014
- B. 2012-2013 Financials
 - 1. The Financial Statement was included in the Board package and presented at the Audit/Budget/Finance Committee Meeting. The FAJUA received an unqualified opinion on the Financial Statement which translates to fair and accurate
 - 2. 150% loss ratio last year; currently the loss ratio is running at 130% which represents improving loss trends
- C. Dovetail Insurance Corp – 2013 Compliance Audit
 - 1. 2013 Compliance Audit presented at the September 2013 Board Meeting showed 16 remaining open items with anticipated corrections by December 2013 -14 Items remain open as of April 28, 2014
 - 2. Adjustments submitted in December showed that the billing system was correct however the reporting system was incorrect
 - 3. Anticipated audit for remaining corrections through March 2014 is August 2014
 - 4. Andy Gray, Thomas Howell Ferguson reported on the unqualified audit opinion on the financial statements. Gray discussed the fact that a material weakness letter was issued regarding a number of control issues. The Dovetail policy system and reporting systems are not able to “talk” or interface with each other in addition, sufficient testing had to be performed on the new system and that there were a number of items that require manual recalculations and corrections. Gray also reported on the fact that the rate increase for 2013 was not implemented by Dovetail until March 2014.
- D. Blue Cod Technologies projected implementation completion date is July 1, 2014 (see section VI.)
 - 1. A motion to complete a formal audit 2 months into the implementation completion for Commercial and Private Passenger Policies was made by Larry Cheesman, seconded by Julia Muscott and unanimously approved by the Board
- E. Upon motion by Larry Cheesman and second by Eli Feinberg, the committee report was accepted.

VIII. OPERATING COMMITTEE REPORT: Julia Muscott & B. Elizabeth Patterson-Draughon

The Operating Committee's report was included in the Agenda and presented at the Board Meeting.

- A. Proposal 6825 – Personal Vehicle Sharing Program/Rule 96 – Leasing or Rental Concerns
 - 1. An endorsement prepared by AIPSO to limit coverage when the vehicle owner enters into a vehicle sharing program for non-commercial use
 - 2. ISO developed The Personal Vehicle Sharing Program Endorsement and it has the approval of the Florida Office of Insurance Regulation
 - 3. All coverage except PIP would be excluded when the named insured's vehicle is in a Sharing Program
 - 4. Motion to accept Proposal 6825 was made by Eli Feinberg, seconded by Scott Johnson and unanimously approved by the Board

- B. Proposal 6896 – Public Auto Classification/Rule 53 – School Bus Lay Up Credit/Other Vehicles
 - 1. Based on regulation by Miami/Dade Schools and Miami/Dade Transportation many buses are not used for school transportation only and are being re-classed as Urban Buses
 - 2. FAJUA instructed AIPSO to prepare an endorsement to eliminate layup credit for buses that are not classed as school buses
 - 3. Motion to accept Proposal 6896 was made by Scott Johnson, seconded by Dave Speciale and unanimously approved by the Board
- C. Proposal 6865 – Premium Finance Company Cancellations/Rule 7 – Paragraph A.1 Amendment
 - 1. Premium finance contracts include power of attorney clauses that allow a premium finance company to request cancellation for the nonpayment of premium. A request for cancellation from the premium finance company is treated as a request from the insured, and return premium is determined short rate in accordance with Florida Statutes Chapter 627.7283
 - a) Proposed introduction of FAJUA provisions to state that return premium in response to a PFC cancellation request, be determined on a short rate basis
 - 2. Recent inquiries to the FAJUA concerning premium financed policies and the determination of unearned premium indicate that clarification of premium refund endorsement provisions would benefit insured
 - 3. **FAJUA 12 01 03 14 - Amendment of Policy Provisions-Florida**
replaces **FAJUA 12 01 01 08**
 - a) In accordance with Florida Statutes Chapters 627.7283, 627.842 and 627.848, the Other Termination Provision is amended to clarify that unearned premium for premium financed policies is determined at 90% of the pro rata unearned premium
 - 4. Motion to accept Proposal 6865 was made by Scott Johnson, seconded by Eli Feinberg and unanimously accepted by the Board

IX. PRODUCER REVIEW COMMITTEE REPORT: Kim Gray, Chairman

The Producer Review Committee's report was included in the Agenda and presented at the Board Meeting.

- A. The Committee met on April 28, 2014 at 3:00 pm to discuss proposed changes and modifications to the language of the Producer Contract and Manual
 - 1. Producers and Agencies have a responsibility to report suspected fraudulent activity among insureds
 - a) Education on FAJUA Policies and Procedures should ensure a better understanding of suspected fraud
 - 2. Disciplinary Action and Appeal of Disciplinary Action language within the contract and the manual are being revised to be cohesive
- B. Upon completion of the Implementation of Blue Cod as the new Policy Administrator it was determined by the Committee that all Producers should be re-contracted

1. Motion to accept the renewal process was made by Scott Johnson, seconded by Jim Liufau and unanimously approved by the Board

X. AIPSO PROPOSAL-ACCOUNTING & STATISTICAL: Tom Assad, Linda Paquin

AIPSO's Accounting & Statistical Proposal was included in the Agenda and presented at the Board Meeting.

- A. Proposed amendments to the FAJUA Accounting & Statistical Manual include Chapters and Exhibits
 1. Chapters 2, 6 & 9 and exhibits C, F, I, J, K, M, O & Y are amended so that Service Providers are responsible for processing any financial responsibility filings as required by Florida regulation. Collected fees associated with this filing should be recorded as premium written and premium collected as appropriate
 - a) In accordance with Florida Statute (*FL Statute 627.403*) written premium is the consideration for insurance, by whatever name called. It shall include any assessment, membership, policy, survey, inspection, service or similar fee or charge in consideration for an insurance contract. Financial responsibility filing fees, such as SR-22 filings, shall be reported as written premium
 2. Chapters 6 & 13 and exhibit N are amended so that Service Providers must contact AIPSO for data reporting options and remove any obsolete methods currently being used
- B. Motion to accept these proposed amendments to the A & S Manual was made by Scott Johnson, seconded by Julia Muscott and unanimously approved by the Board

XI. CLAIM REPORT: Brian Fleming, Chairman

The Claim Report was presented at the Board Meeting. [Exhibit 2]*

- A. Fraud remains an issue with 85-90% of all claims coming from Dade County
- B. Prior success with prior Prosecutor Program for Hillsborough County
- C. Continue anti-fraud initiatives. The loss ratio appears to be dropping as a result of the efforts of defense counsel and G4S

SIU UPDATE: Larry Henning & Stewart Skipper - G4S

- A. Mr. Henning and Mr. Skipper stated that there has been a recent decline of fraudulent PIP claims in Hillsborough County however there are increases in Jacksonville (Duval County) and Miami (Dade County)
- B. Some carriers have placed Investigators with surveillance equipment into clinics even on new claims that appear fraudulent in nature
- C. Focus on clinic inspections: treatment received for injury should coincide with the amount of time a patient spends inside a clinic
- D. Producer Governing Boards need to increase actions against fraudulent Producers
- E. Florida has one of the largest Fraud Prosecution Sections and each county should appoint a team to work with Prosecutors
- F. Claim review results showed greater than 50% frequency per policy for JUA claims; non-standard industry historically 10% or less

1. 2014: 10 referrals to York
2. 2013: 82 assignments
3. 19 Fraud referrals to Department of Financial Services/Department of Insurance Fraud

XII. FRAUD PROSECUTOR REPORT/UPDATE: Michael Lennon – Hillsborough County State Attorney

The Fraud Prosecutor's Report/Update was included in the Agenda and presented at the Board Meeting.

- A. Mr. Lennon reported that the continued efforts of The State Attorney's Office, G4S and the Division of Insurance Fraud are producing satisfying results in the prosecution of patients, Massage and Physical Therapist and Clinics participating in fraudulent activities
- B. Surveillance in the fraud investigations has reduced the number of claims but assistance from informants with inside information is being considered
- C. HB119 has had a positive effect in Hillsborough County. Activity increase for Jacksonville (Duval County) and the Miami (Dade County) areas
- D. Recent increase in Credit Card Fraud has resulted in a slight decrease in the PIP Fraud Claims

XIII. DOVETAIL REPORT/UPDATE: Jeanne Peckham – Dovetail Insurance

Dovetail's Report/Update was presented at the Board Meeting.

Primary items were reviewing the audit responses

- A. Two system updates are to be completed
- B. Dovetail is reviewing month-end data and reports for delivery with 2nd Quarter results

XIV. YORK CLAIMS UPDATE: Beth Breig – Regional Vice-President, York Risk Services Group

York Claims Update Report was presented at the Board Meeting. [Exhibit3]*

- A. First Quarter 2014 claims by coverage lines (01/01/2014 – 03/31/2014)

1. Bodily Injury-AUTO	62
2. Collision	18
3. Comprehensive	4
4. Liability Comb Single LMT	68
5. P.I.P. (No Fault)	555
6. Property Damage-AUTO	151
- B. Largest percentage of PIP claims continues to be Miami-Dade County; increase in claims for Palm Beach County; decrease in claims for Hillsborough County
- C. A single Producer, Miguel E. Ribe, accounted for 240 claims in the first quarter of 2014 alone
- D. It was agreed that York would track SIU referrals per provider and the percentage of claims per producer

xv: ADJOURNMENT

Chairman Fleming adjourned the meeting at 10:35 AM

***Exhibits not included with the Agenda**

Respectfully submitted
Sharon Neal, Secretary to the Board



Property & Casualty Insurance Legislation

End of Session Report, 2014 – Exhibit 1

Accuracy in Damages (Publix Bill)

Final Status – Died in Committee

(SB 1128, HB 379)

Provided that damages for medical or health care services provided or to be provided to claimant in personal injury or wrongful death are limited in certain circumstances. Passed one committee in the House but was never heard in the Senate.

Advanced Practice Registered Nurses

Final Status – Died in Committee

(SB 1352, HB 7071)

Early versions of the bill would have allowed Advanced Practice Registered Nurses to be reimbursed under personal injury protection insurance for initial and follow-up medical services, consistent with current law applicable to physicians.

Agents Bill (DFS Initiative)

Final Status – Passed as HB 633

(SB 1210, HB 633) Final Version of the Bill, Bill Summary

HB 633 amends statutes on regulation of insurance agents and agencies by the Department of Financial Services. Among many provisions, it eliminates the insurance agency licensing requirement for agencies owned and operated by a single licensed agent. Also, deletes agency registration provisions.

Auto Insurance Cherry-Picking

Final Status – Died in Committee

(SB 1386)

Provided that insurers may not write new private passenger auto insurance unless it increases by 10 percent the number of homeowners policies in force. A House companion was never filed.

Bad Faith (Civil Remedies Against Insurers)

Final Status – Died in Committee

(SB 1494, HB 187)

Under the bill as filed, an insurer could avoid a third-party bad faith claim if, after receiving a written notice of loss from anyone (as a condition precedent), the insurer tendered the limits the lesser of the demand amount or the policy limits within 45 days of the notice. The bill passed its first committee in the House but was never heard in the Senate.

Bill of Rights (Consumer Advocate's Package)

Final Status – Passed as SB 708

(SB 708, HB 743) Final Version of the Bill, Bill Summary

SB 708 revises the law relating to property insurance claims. The bill gives the Department of Financial Services (DFS) the ability to investigate mediators and neutral evaluators in a manner similar to how it investigates agents and

agencies. It allows the DFS and the Office of Insurance Regulation (OIR) to share information with other regulatory bodies while any investigation is ongoing. The bill gives the DFS increased power to take disciplinary action against mediators and neutral evaluators. SB 708 also prohibits insurers from denying claims or canceling an insurance policy or contract based on credit information available in the public record if the insurance policy or contract has been in effect for more than 90 days. Insurance contracts often contain an appraisal provision allowing parties who agree that there is a covered loss to use an umpire to determine the amount of the loss. This bill allows parties to disqualify an umpire for specified conflicts of interest such as where the umpire is related to one of the parties or has been employed by one of the parties. The bill creates a "Homeowner Claim Bill of Rights," describing some of the rights held by insurance policyholders and requires the insurer to provide a copy to the policyholder within 14 days of a claim. It does not create a new civil cause of action. Removed from the final bill were new restrictions and or a partial ban on post-claim assignments of benefits and new requirements for agreements between insureds and providers of services needed to mitigate the damage caused by fire, water, or catastrophic events.

Cat Fund Initiatives

Final Status – Died in Committee

(SB 228, SB 482, HB 391, SB 610, HB 1127)

None of the bills aimed at reducing the size of the Cat Fund passed this session. A handful of bills were filed in 2014 to make changes to the Florida Hurricane Catastrophe Fund by either stepping down its \$17 billion coverage or reducing its \$7.5 billion retention level.

Crash Reports/Prohibiting Bulk Requests

Final Status – Passed as HB 863

(SB 876, HB 863) Final Version of the Bill, Bill Summary

Aimed at PIP fraud, HB 863 requires an application and sworn statement for each individual PIP crash report; a bulk request for crash reports would no longer be permitted.

Crash Reports/Weekly Newspapers

Final Status – Passed as HB 865

(SB 1046, HB 865) Final Version of the Bill, Bill Summary

Aimed at PIP fraud, HB 865 restricts access to PIP crash reports by weekly newspapers to papers meeting these requirements: distribute a minimum of 7,500 copies by mail or by carrier; are of general distribution and circulation; and contain news of general interest with a minimum of 10 pages per publication. Prohibits such newspapers from accessing the home, cellular, employment, or other telephone number or the home or employment address of any of the parties involved in the crash, if the newspaper requests ten or more crash reports within a 24 hour period that are exempt because the 60 day period has not elapsed.

Certificates of Destruction

Final Status – Passed as SB 754

(SB 754, HB 7063) Final Version of the Bill, Bill Summary

SB 754 revises the process for a salvage certificate of title (salvage title) or certificate of destruction (COD) on a total loss motor vehicle. Defines a "late model vehicle" as auto seven years or newer. Raises the 80 percent repair-to-value COD threshold to 90 percent, and limits its application to late model vehicles with a value of at least \$7,500. Further creates a new valuation standard where all other vehicles would be issued a COD if the value of the vehicle after the total loss: is damaged, wrecked or burned to the extent that the only residual value of the vehicle is as a source of parts or scrap metal; or comes into this state under a title or other ownership that indicates that the vehicle is non-repairable, junked, or for parts or dismantling only. SB 754 will now be sent to the Governor for his action.

Citizens (CBRS / Mitigation Forms)**Final Status – Passed as HB 1089***(SB 1274, HB 1089) Final Version of the Bill, Bill Summary*

Delays for one year the prohibition on Citizens coverage for new construction seaward of the coastal construction control line or within the Coastal Barrier Resources System (CBRS) currently scheduled to take effect on after July 1, 2014. The bill was also amended to address condo coverage by Citizens.

With respect to wind-only coverage for commercial lines residential condominiums, a condominium shall be deemed ineligible for coverage if 50 percent or more of the units are rented more than eight times in a calendar year for a rental agreement period of less than 30 days.

Citizens Sinkhole Repair Program**Final Status – Died in Committee***(SB 1274, HB 1089)*

Would have created a Citizens Sinkhole Repair Program to ensure sinkhole repairs are done by approved repair contractors. The repair program created by the bill was substantially similar to the proposed voluntary program. The primary difference between the sinkhole repair programs was that participation in the program created by the bill is mandatory, whereas participation in the current program is voluntary. The bill passed all committees in the House, but was never heard in its last Senate committee. It was adopted as an amendment to the main Senate Citizens Property package near the end of session, but then reconsidered and removed on a “point of order” based on the fact that it was still in one of its referenced committees.

Citizens (House & Senate Packages)**Final Status – Passed as SB 1672***(SB 1672, HB 1109) Final Version of the Bill, Bill Summary*

A scaled-back version of the Citizens package passed the legislature after several provisions were stripped from the original bill, including allowing surplus lines insurers to participate in the Citizens Clearinghouse Program, adding commercial to the Clearinghouse, and revising Citizens policyholder assessment caps. The bill as passed does the following:

- Prohibits agents from directly or indirectly accepting compensation, inducement, rewards from an inspector for a referral (ch. 626)
- Prohibits a public adjuster or apprentice from entering into a contract, or accepting a power of attorney, that vests in the PA the authority to choose entities that will perform the repair work.
- Directs Citizens procurement protests be transmitted to the Division of Administrative Hearings. Specifies that Citizens board is “agency head” for purposes of issuing a final order.
- Requires Citizens to cease offering new commercial res policies providing multi-peril coverage and, instead, allows it to continue offering commercial res policies excluding wind. Provides that Citizens can continue to renew a commercial res multi-peril policy on a building insured by Citizens on June 30, 2014 under a multi-peril policy.
- Changes date of Citizens report regarding non-catastrophic loss ratios from January 15th to March 1st
- Deletes annual report of net PML, financial options & potential assessments done by OIR. Requires Citizens to compile an annual report of borrowing capacity, claims-paying capacity, and bonding/debt financing ability.
- Prohibits mitigation inspection from offering/delivering compensation to insurance agents for referrals; prohibits agents/customer reps/employees of insurance agencies from accepting such compensation (Ch. 627).

- Allows insurers to exempt from independent verification forms completed by an authorized mitigation inspector that possesses a quality assurance program approved by the insurer. Provides that a mitigation verification form provided to Citizens is not subject to independent verification/re-inspection, absent material changes to the structure, if the form was signed by an authorized mitigation inspector and submitted to/reviewed by/verified by a quality assurance program approved by Citizens.
- Prohibits contractors from paying, waiving, or rebating all or part of an insurance deductible applicable to covered property for which the payment of repairs will be made from proceeds of a property insurance policy; imposes penalties, 3rd degree felony.

Community Contribution Tax Credit Program

Final Status – Died in Committee

(SB 474, HB 653)

The bill would have delayed for ten years the expiration of the Community Contribution Tax Credit Program allowing credits against sales and use taxes, corporate income taxes, and insurance premium taxes.

Countersignature Bill

Final Status – Died in Messages

(SB 870, HB 375)

The bill as originally filed allowed otherwise invalid insurance policies to be valid in the absence of a statutorily required countersignature. Near the end of session, several other provisions were amended onto the bill, including authorization for FIGA to use a monthly installment method for collection of assessments from insurers in addition to current pay and recoup method, auto insurance premium financing, and nonforfeiture provisions in long-term care insurance policies.

FIGA Bill

Final Status – Died in Committee

(SB 346, HB 143)

The original bill required direct pass-through to consumers of all FIGA assessments. A compromise version of the bill would have created a uniform assessment percentage to be collected from policyholders; authorized FIGA to use a monthly installment method for collection of assessments from insurers in addition to current pay and recoup method; and streamlined the reconciliation of collections and eliminates a regulatory filing with OIR.

Firearm Ownership

Final Status – Passed as SB 424

(SB 424, HB 255) Final Version of the Bill, Bill Summary

Defines and prohibits unfair discrimination by property and auto insurers against lawful owners of firearms and ammunition.

Flood Insurance

Final Status – Passed as SB 542

(SB 542, HB 879) Final Version of the Bill, Bill Summary

The bill is intended to promote flood insurance from private insurers in Florida, giving the state's consumers along the coast an option to the National Flood Insurance program. The only glaring difference between the House plan, HB 879, and the Senate bill was a provision in the Senate version that would have allowed policies to cover only the outstanding balance of a mortgage. That provision was favored by the insurance industry, but was taken out in the House over

concerns flooded properties wouldn't get repaired and would drag down the value of surrounding properties. The Senate accepted the change and passed SB 542 on the second-to-last day of session.

Florida Catastrophic Storm Risk Management Center Final Status – Died in Committee

(HB 443, Amended onto HB 375)

Earmarked funding from the Cat Fund's investment income for the Florida Catastrophic Storm Risk Management Center, at the discretion of the Financial Services Commission (Cabinet).

Insurer Solvency (OIR/NAIC Holding Company Act) Final Status – Passed as SB 1308

(SB 1308, HB 1271) Final Version of the Bill, Bill Summary

SB 1308 revises provisions within the Insurance Code relating to solvency requirements and regulatory oversight of insurers by the Office of Insurance Regulation (OIR). The bill incorporates provisions of model acts of the National Association of Insurance Commissioners (NAIC) and additional recommendations of the OIR. Some of the NAIC provisions in the bill are in response to the 2008 financial crisis and the globalization of the insurance market and are intended to enhance the regulation of insurers as well as their affiliated entities and provide more solvency tools for evaluating risks within insurance groups.

LRARO/Medical Foods Final Status – Passed as HB 785

(HB 785, SB 952) Final Version of the Bill, Bill Summary

HB 785 allows large risk or retrospective rating by insurers with at least \$500 million in surplus and with policyholders meeting certain premium thresholds – at least \$100,000 in Florida and \$750,000 countrywide. Such plans and associated forms must be filed by a rating organization and approved by the Office of Insurance Regulation. However, a premium negotiated between the employer and the insurer pursuant to an approved retrospective rating plan is not subject to this part. Later in Session, the House amended HB 785 to prohibit the dispensing of medical foods without prior authorization from the workers' compensation carrier.

Mandatory BI Final Status – Died in Committee

(HB 267)

The bill would have repealed the current No-Fault system and replaced it with Mandatory BI. This issue did not come up in any House committees and a Senate companion was never filed.

Medical Malpractice Final Status – Died in Committee

(SB 1362, HB 739)

A workshop was conducted in the House for the second year, but there was never any real movement. The legislation provided an exclusive remedy for personal injury or wrongful death arising out of medical injury; created a Patient Compensation System; and provided for independent medical review panels.

Motor Vehicle License Taxes Final Status – Passed as SB 156

(SB 156, HB 7123) Final Version of the Bill, Bill Summary

This bill provides \$400 million in tax relief, averaging \$15 a year per typical motor vehicle. Funding came from growth in state general revenues. Last year, the Florida Senate attempted to fund this tax relief through repeal of the Florida jobs credit on the insurance premium tax. Governor Scott signed the bill into law on April 2nd.

Motor Vehicle Insurance Policies

Final Status – Passed as SB 490

(SB 490, HB 401) Final Version of the Bill, Bill Summary

SB 490 extends the underwriting period for non-cancellable coverage required to reinstate driving privileges revoked or suspended for failure to maintain required security or for driving under the influence (DUI). During the underwriting period, the policy is effective but the insurer may cancel the policy. The bill also allows the insured to change the coverage amounts without requiring the policy to be cancelled, so long as the minimum required coverage amounts are maintained. SB 490 will now be sent to the Governor for his action.

Omnibus Insurance Bill

Final Status – Died in Messages

(SB 1260, HB 565)

The omnibus insurance package for the 2014 session would have removed requirements for companies to notify homeowners without sinkhole coverage of their ability to receive a neutral evaluation of the damage, remove requirements for agents selling unregulated out-of-state surplus lines policies to file quarterly affidavits with the state, and remove a mandate that companies inform customers before hurricane season begins June 1 if their policy will be non-renewed during hurricane season. Unfortunately, the bill became a vehicle for an amendment backed by the FMA that attached managed care, causing the bill to die. Some of the highlights of the bill include:

- **Hurricane Loss Models** – Allowing an insurer to average model results; however, the average must be a straight average; Extending the time insurers have to use a model from 60 to 180 days.
- **Nonrenewal Notice** – Repealing the required notice by June 1st for policies being cancelled, nonrenewed, or terminated between June 1st and November 30th; increasing the notice time period 100 days to 120 days.
- **Post-Claim Underwriting** – Providing that if a residential property insurance policy or contract has been in effect for more than 90 days, a claim filed by the insured cannot be denied based on credit information available in the public record. (This did pass in the Homeowners Insurance Bill of Rights Bill (SB 908).
- **Delivery of Insurance Policies Electronically** - For personal lines insurance, the bill allows insurers to deliver insurance policies by electronic means in lieu of delivery by mail if the policyholder affirmatively elects electronic delivery; already allowed for commercial risks.
- **Change of Policy Terms In Insurance Policies** - Allowing an insurer to send a Notice of Change of Policy Terms separate from the renewal notice as long as the notice is sent within the policy nonrenewal time limits in current law.
- **Single Zip Code Rating Territory** – Would have authorized auto insurers to use a single zip code rating territory under certain circumstances.
- **Cancellation of Auto Insurance/Return of Unearned Premium** - When a motor vehicle insurance policy is canceled, either by the insurer or policyholder, the insurer is required to return any unearned portion of the premium to the policyholder by mail. The bill would have allowed insurers to also return these unearned premiums by electronic transfer.
- **Preinsurance Inspection of Private Passenger Motor Vehicles** - Would have exempted from preinsurance inspection new, unused motor vehicles that are leased from a licensed motor vehicle dealer or leasing company.
- **PIP Fee Schedules** – Would have amended f.s. 627.736(5)(a)2 to clarify that the PIP fee schedule in place on March 1st applies until the last day of February of the following year.

- **Insurance Discounts for Crash Avoidance Systems** – Would have allowed OIR to approve auto insurance discounts for crash avoidance systems.

Renters Insurance

Final Status – Died in Committee

(SB 422, HB 331)

A workshop was conducted in the House for the second year, but there was never any real movement. The legislation provided an exclusive remedy for personal injury or wrongful death arising out of medical injury; created a Patient Compensation System; and provided for independent medical review panels.

Speed Zones

Final Action – Passed as SB 392

(HB 761, SB 392) Final Version of the Bill, Bill Summary

SB 392 raises the maximum allowable speed limit on certain highways from 70 mph to 75 mph, and authorizes, but does not require, the Florida Department of Transportation (FDOT) to increase the speed limit on certain roadway types, subject to the new maximum limits. The bill also directs the FDOT to determine the minimum speed limit on certain highways and makes technical and conforming changes. The bill passed the Senate handily with a 27-11 vote, but narrowly passed the House with a 58-56 vote; however, Governor Scott told reporters that he will veto the bill.

Texting While Driving

Final Action – Died in Committee

(SB 442, HB 333) and (SB 322, HB 539)

These bills would have enhanced penalties for texting while driving violations when committed in a school zone or school crossing and would have removed the requirement on law enforcement that citations can only be issued as a secondary action, after someone was pulled over for another reason.

Uber (Chauffeured Limousines)

Final Action – Died in Committee

(SB 1618, HB 1389)

These bills would have preempted local governments from regulating or licensing limousine companies, but were amended to apply only to the Public Transportation Commission, a special district in Hillsborough County. Uber, which already operates in Jacksonville and is trying to enter the Tampa market, is afraid of being treated as a limousine company for regulatory purposes.

Warranty Associations

Final Action – Passed as HB 291

(SB 496, HB 291) Final Version of the Bill, Bill Summary

HB 291 revises requirements relating to contractual liability policies that insure warranty associations.

Workers' Compensation (Chamber Initiative)

Final Action – Died in Committee

(SB 1214, HB 1007)

The bills contained provisions on drug testing for both causation and during treatment, apportionment of preexisting conditions, advance compensability payments. They also barred permanent total benefits if the employee can perform light-duty work, and stated that preexisting conditions are not limited to work-related conditions and may be considered when determining major contributing cause.

Workers' Compensation (Division's Initiative)

Final Status – Passed as HB 271

(SB 444, HB 271) Final Version of the Bill, Bill Summary

HB 271 was the Department of Financial Services and Division of Workers' Compensation's enforcement package. The bill amends provisions related to stop work orders and associated penalties as follows:

- Increases from 5 to 10 business days after receipt of a written request from the DFS the time within which an employer must produce requested business records or be subject to an SWO.
- Authorizes the DFS to issue an order of conditional release from an SWO to an employer that has secured appropriate coverage if the employer pays \$1,000 as a down payment on the assessed penalty *and* agrees to pay the remainder of the penalty in full or pursuant to a payment agreement schedule.
- Credits the initial payment of premium made to secure coverage against the assessed penalty for employers that have not previously been issued an SWO. When coverage is obtained through an employee leasing company, the credit is based on the amount attributable to the initial workers' compensation expense.
- Reduces the look-back period for failure to comply with coverage requirements from 3 to 2 years and increases the penalty multiplier from 1.5 to 2 times the amount of unpaid premiums.

In addition, HB 271 makes changes to the methodology for calculating the Workers' Compensation Special Disability Trust Fund (SDTF) assessment. It requires the DFS to calculate the assessment based upon the net premiums written by carriers, the amount of premiums calculated by the DFS for self-insured employers, and the anticipated fund balance and expenses of the SDTF. The bill also reduces the statutory rate cap on the SDTF from 4.52 to 2.5 percent. Finally, the bill made changes to the calculation of benefits. Generally, workers' compensation benefits are payable at 66 2/3 percent of the employee's average weekly wage (AWW) up to the maximum weekly benefit for the year of injury. To address a court decision concerning the compensation rate, the bill allows such benefits to be paid at either 66 2/3 or 66.67 percent of the employee's AWW.

Workers' Compensation (Reimbursement Allowances) Final Action – Died in Committee (SB 1580, HB 1351)

This legislation would have implemented the recommendations of the 2013 Biennial Report of the Three-Member Panel by limiting the maximum reimbursement for both inpatient and outpatient hospital care to 140 percent of Medicare. It was amended to strip out this language and establish an 18-member Workers' Compensation Cost Task Force, comprised primarily of business and hospital interests and charged with examining the issues.

Budget Items

OIR Report on Rate Filings

This year's budget directs the Office of Insurance Regulation to submit just two months after the end of the state 2013-14 fiscal year, a detailed listing of all rate filings submitted to the OIR between July 1, 2013 and June 30, 2014.

The listing must include for each filing: the name of the company submitting the filing and the date the filing was submitted; the overall rate change requested; the name of the Office of Insurance Regulation actuary responsible for reviewing the filing; the number of days from the date of the original submission to the final disposition of the rate filing; whether the submitted filing was approved as submitted, approved at a different rate level, disapproved in its entirety, or found to be incomplete or withdrawn.

If a rate was approved, the report must detail the overall rate level that was approved and if it was shot down the report must lit the specific basis for the denial. The report must also include rate filings that were withdrawn but subsequently resubmitted.

The report is due September 1, and must be submitted to the legislative leadership as well as the governor's office.

Work Comp Fraud Funding

The commission also is slated to get another \$596,000-plus to fund paralegals and attorneys in the Eleventh, Thirteenth, Fifteenth and Seventeenth Judicial Circuits for the prosecution of workers compensation fraud.



1425 Piedmont Drive East, Suite 201A
Tallahassee, Florida 32308
850-681-2003
850-681-7802 FAX

To: FAJUA BOARD

Claims Summary

Monday, April 28, 2014

Exhibit 2



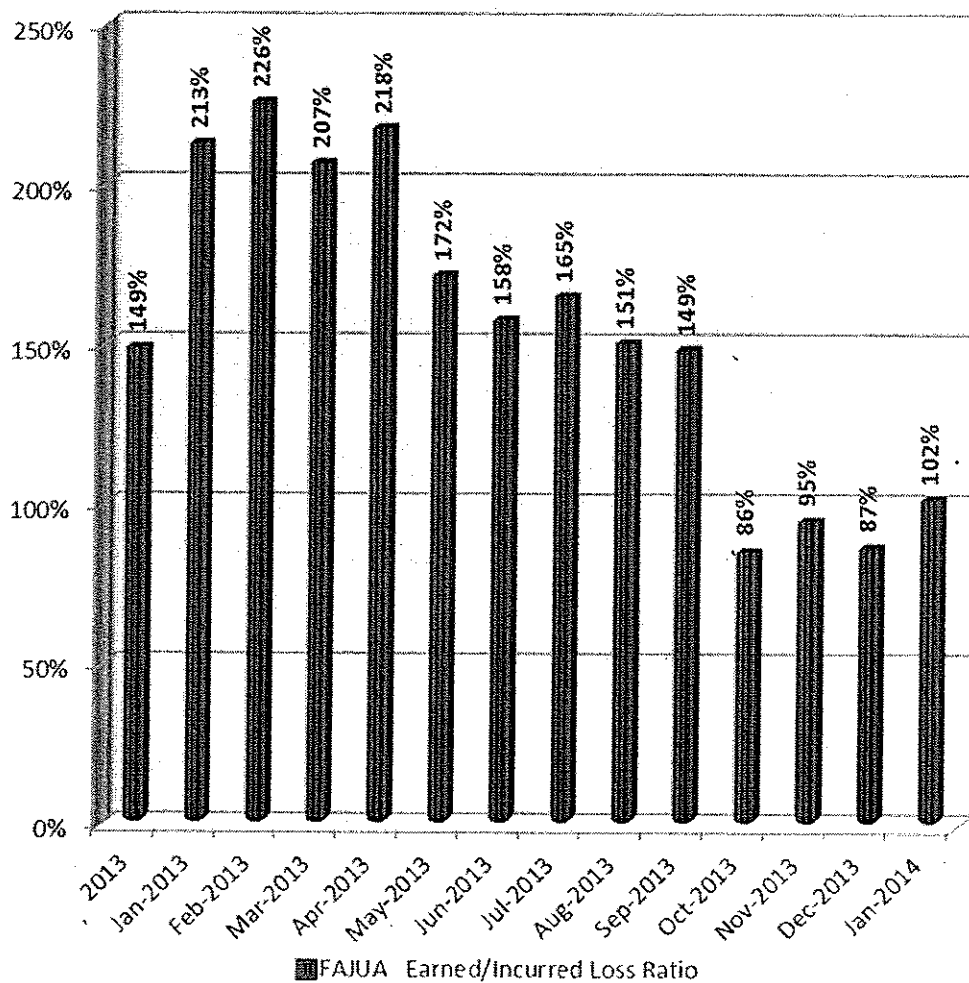
1425 Piedmont Drive East, Suite 201A
Tallahassee, Florida 32308
850-681-2003
850-681-7802 FAX

1. Fraud remains an issue in entire County
2. 85-90% of all claims comes from Dade County
3. 85-90% of all claims expense
4. Policy Percentage -
5. Prior Success with Prior Prosecutor Program
6. Hillsborough County Program has been successful since inception
7. Greater Than 50% Frequency per policy; Historical Non Std. Industry 10% or less
8. Further Support CFO's Anti-Fraud Initiatives



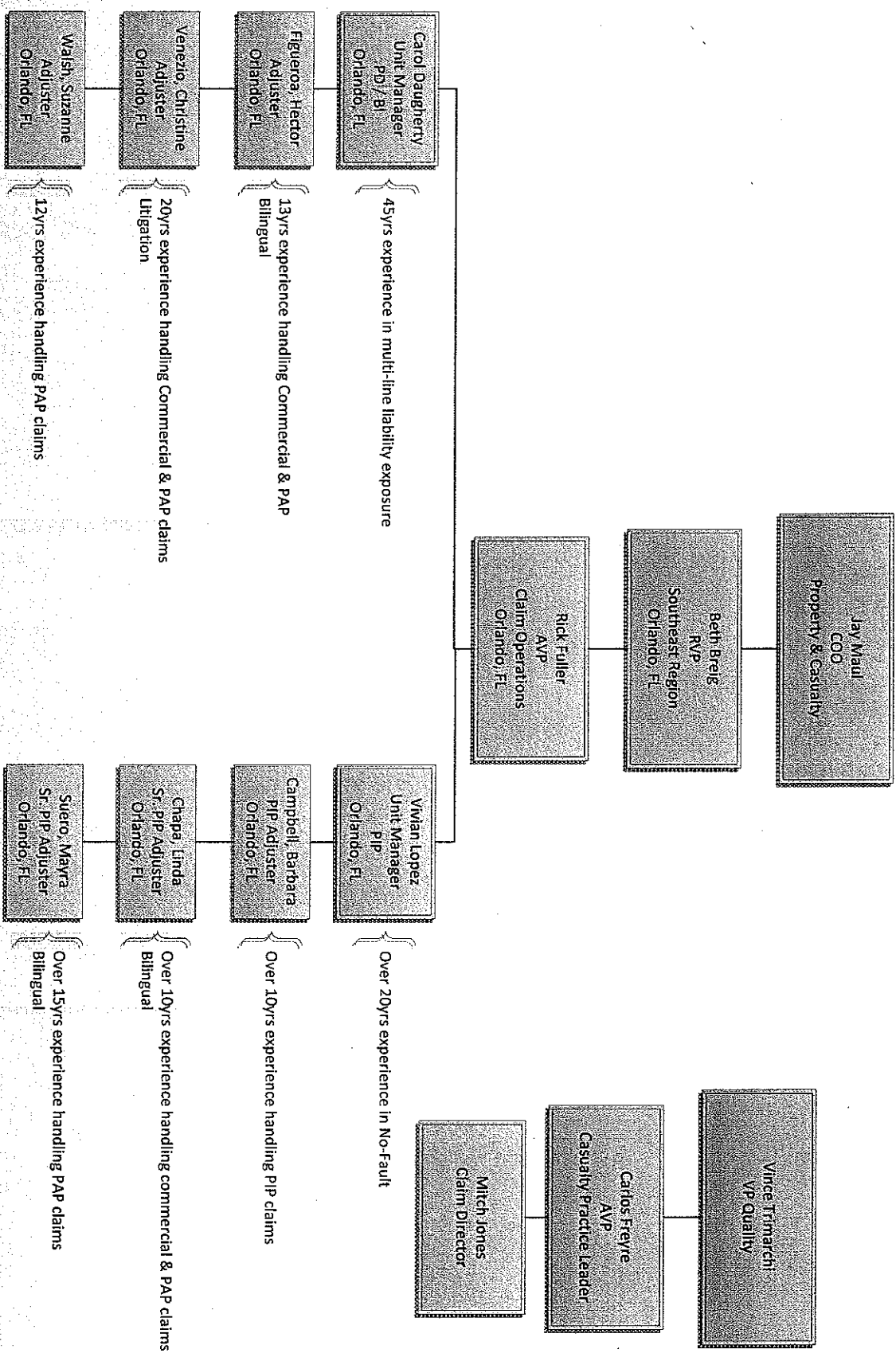
1425 Piedmont Drive East, Suite 201A
Tallahassee, Florida 32308
850-681-2003
850-681-7802 FAX

FAJUA Earned/Incurred Loss Ratio



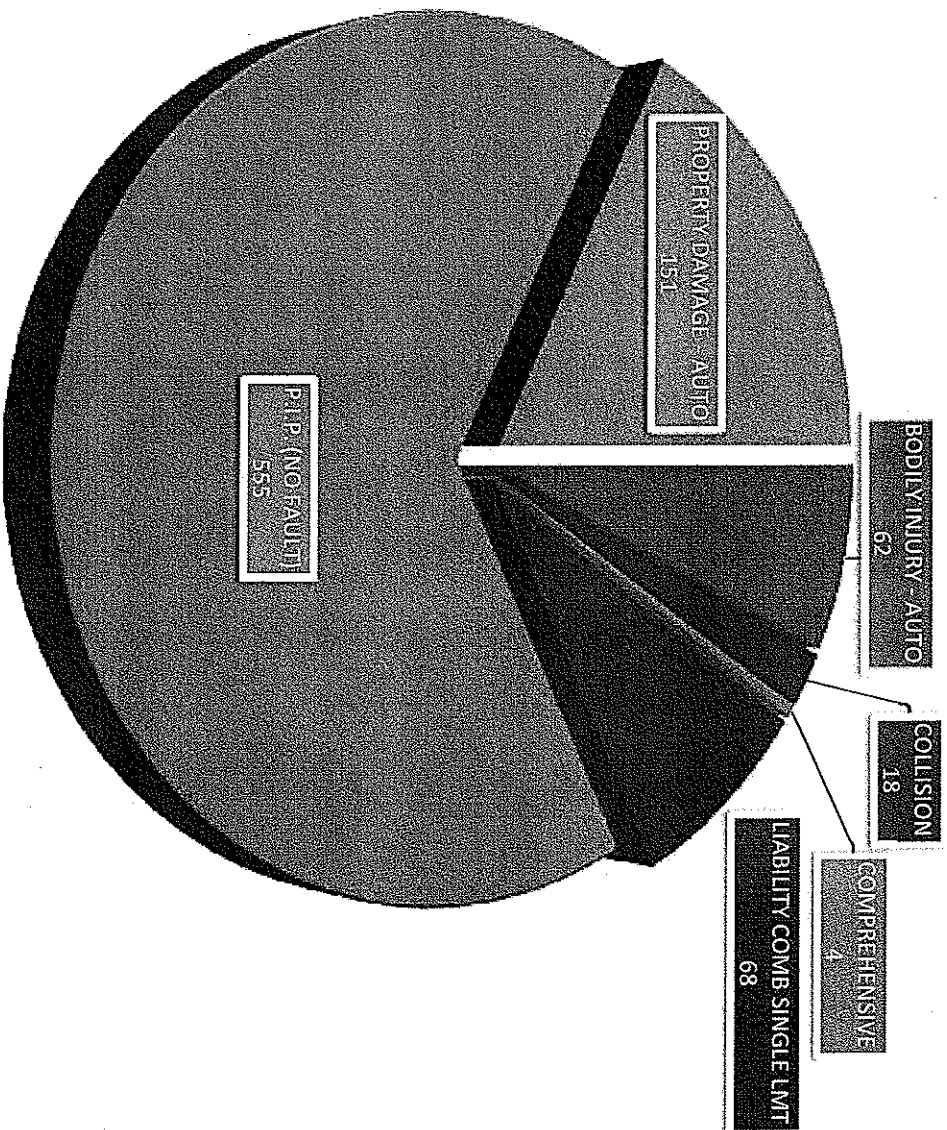
FAJUA

2014

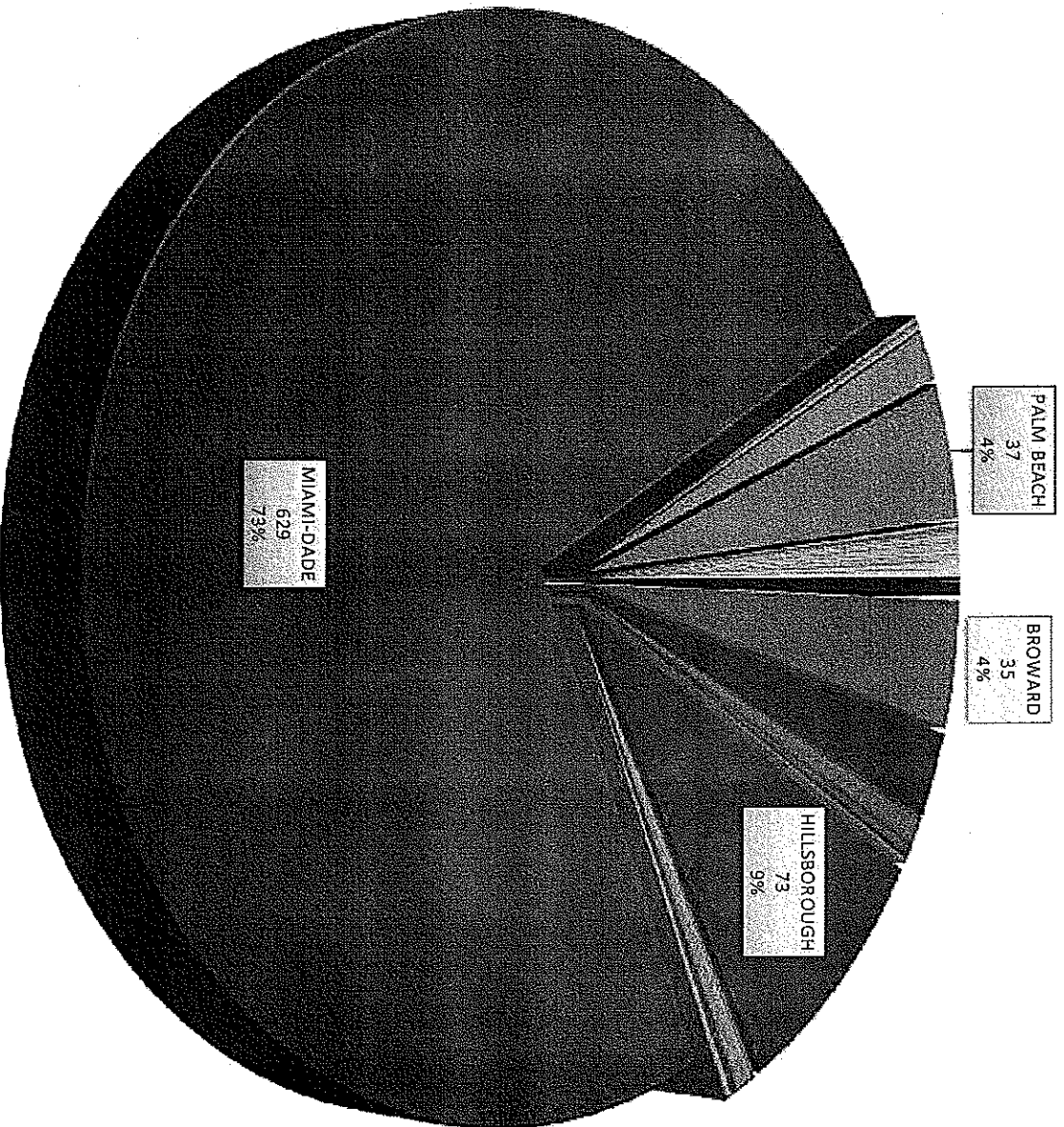


Coverage Description	Total
BODILY INJURY - AUTO	62
COLLISION	18
COMPREHENSIVE	4
LIABILITY COMB SINGLE LMT	68
P.I.P. (NO FAULT)	555
PROPERTY DAMAGE - AUTO	151
Grand Total	858

2014 - First Quarter - Claims by Coverage Lines (1/1/2014 - 3/31/2014)

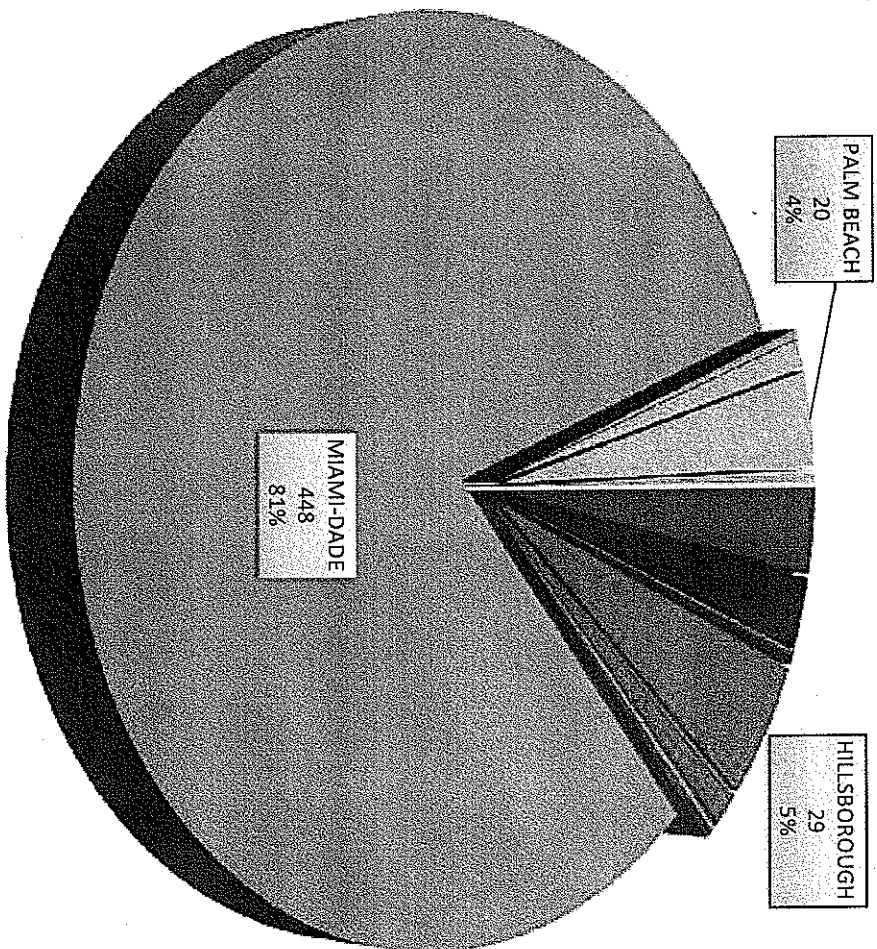


2014 - First Quarter - Number of Claims per County (Top 4 listed)



- BAY
- BREVARD
- BROWARD
- COLLIER
- DONA ANA
- DUVAL
- ESCAMBIA
- FLAGLER
- GADSDEN
- HILLSBOROUGH
- HOLMES
- JACKSON
- LEE
- MARION
- MARTIN
- MIAMI-DADE
- NASSAU
- ORANGE
- Outside of Florida
- PALM BEACH
- PASCO
- POLK
- SANTA ROSA
- SARASOTA
- SOMERSET
- ST. LUCIE
- VOLUSIA
- WALKER

2014 - First Quarter - PIP Claims by County *** 555 PIP claims



- BROWARD P.I.P. (NO FAULT)
- COLLIER P.I.P. (NO FAULT)
- DUVAL P.I.P. (NO FAULT)
- ESCAMBIA P.I.P. (NO FAULT)
- HILLSBOROUGH P.I.P. (NO FAULT)
- HOLMES P.I.P. (NO FAULT)
- JACKSON P.I.P. (NO FAULT)
- LEE P.I.P. (NO FAULT)
- MARION P.I.P. (NO FAULT)
- MARTIN P.I.P. (NO FAULT)
- MIAMI-DADE P.I.P. (NO FAULT)
- ORANGE P.I.P. (NO FAULT)
- Outside of Florida P.I.P. (NO FAULT)
- PALM BEACH P.I.P. (NO FAULT)
- SARASOTA P.I.P. (NO FAULT)
- SOMERSET P.I.P. (NO FAULT)
- ST. LUCIE P.I.P. (NO FAULT)

2014 - First Quarter - Producer with number of claims per county

Producer	County	Data		Incurred
		Number of Claims		
ADAM BESNARD	MIAMI-DADE	4	\$	13,249.54
ADAM BESNARD Total		4	\$	13,249.54
Alba Perez	MIAMI-DADE	1	\$	10,012.00
Alba Perez Total		1	\$	10,012.00
ALBERTO GONZALEZ	MIAMI-DADE	5	\$	54,900.00
	PALM BEACH	22	\$	88,255.58
ALBERTO GONZALEZ Total		27	\$	143,155.58
Alejandro Moreno	HILLSBOROUGH	1	\$	2,700.00
	MIAMI-DADE	1	\$	-
Alejandro Moreno Total		2	\$	2,700.00
Alfredo Martin Jr.	MIAMI-DADE	2	\$	20,192.94
Alfredo Martin Jr. Total		2	\$	20,192.94
Allison Hernandez	HILLSBOROUGH	4	\$	25,776.58
	POLK	1	\$	7,512.00
Allison Hernandez Total		5	\$	33,288.58
ALMATINE WILLIAMS	HILLSBOROUGH	4	\$	39,102.50
ALMATINE WILLIAMS Total		4	\$	39,102.50
AMELIA J. CEBALLOS	MIAMI-DADE	6	\$	26,327.92
AMELIA J. CEBALLOS Total		6	\$	26,327.92
Amelia Reinoso	MIAMI-DADE	19	\$	129,131.71
Amelia Reinoso Total		19	\$	129,131.71
ANA ARUFE	HILLSBOROUGH	16	\$	84,091.22
	MARION	1	\$	3,500.00
	MIAMI-DADE	4	\$	23,100.00
ANA ARUFE Total		21	\$	110,691.22
ANGEL CASTRO	BROWARD	6	\$	17,510.46
	MIAMI-DADE	3	\$	14,583.75
ANGEL CASTRO Total		9	\$	32,094.21
ANIEL BIGORRA	MIAMI-DADE	17	\$	80,331.14
ANIEL BIGORRA Total		17	\$	80,331.14
Ann M Colina	MIAMI-DADE	5	\$	38,188.00
Ann M Colina Total		5	\$	38,188.00
AUDREY ROBOTHAM	BROWARD	2	\$	8,863.36
	MIAMI-DADE	2	\$	11,000.00
AUDREY ROBOTHAM Total		4	\$	19,863.36
BERTA MORAITIS	MIAMI-DADE	17	\$	136,942.72
BERTA MORAITIS Total		17	\$	136,942.72
BEVERLY BRYSON	LEE	1	\$	1,000.00
BEVERLY BRYSON Total		1	\$	1,000.00
Brian Sandhaus	MIAMI-DADE	5	\$	48,499.70
	PALM BEACH	3	\$	8,155.10
Brian Sandhaus Total		8	\$	56,654.80
Carlos Canal	MIAMI-DADE	1	\$	10,012.00
Carlos Canal Total		1	\$	10,012.00
CARMEN GARCIA	COLLIER	13	\$	47,689.32
CARMEN GARCIA Total		13	\$	47,689.32
Charles P. Welborn	MIAMI-DADE	1	\$	14,057.98
Charles P. Welborn Total		1	\$	14,057.98
CHARLOTTE C TEPPER	PALM BEACH	1	\$	2,500.00
CHARLOTTE C TEPPER Total		1	\$	2,500.00
Cheryl J. Larsen	PALM BEACH	1	\$	-
Cheryl J. Larsen Total		1	\$	-
Clivens Goldman	MIAMI-DADE	1	\$	10,700.00
	PALM BEACH	1	\$	10,963.28
Clivens Goldman Total		2	\$	21,663.28
Daisy Rivera	ST. LUCIE	1	\$	-

Daisy Rivera Total		1	\$	-
Daniel Colucci	HILLSBOROUGH	1	\$	2,184.40
	MIAMI-DADE	2	\$	19,846.20
Daniel Colucci Total		3	\$	22,030.60
Dayami C Montejo	MIAMI-DADE	28	\$	241,903.80
Dayami C Montejo Total		28	\$	241,903.80
Dellany D Mesa	MIAMI-DADE	15	\$	120,350.50
	PALM BEACH	1	\$	3,500.00
Dellany D Mesa Total		16	\$	123,850.50
Dena F. Gil	BROWARD	1	\$	-
Dena F. Gil Total		1	\$	-
Denice C Bennett	DUVAL	1	\$	-
Denice C Bennett Total		1	\$	-
Earl Bacon	BREVARD	4	\$	38,392.10
	BROWARD	8	\$	26,976.73
	DONA ANA	1	\$	4,000.00
	DUVAL	2	\$	4,447.57
	JACKSON	6	\$	39,479.20
	Outside of Florida	13	\$	62,724.00
	WASHINGTON	2	\$	18,000.00
	WESTCHESTER	2	\$	5,000.00
Earl Bacon Total		38	\$	199,019.60
EDGAR DUARTE PENALOZA	HILLSBOROUGH	4	\$	13,501.92
EDGAR DUARTE PENALOZA Total		4	\$	13,501.92
EDUARDO A CALDERON	MIAMI-DADE	1	\$	2,600.00
EDUARDO A CALDERON Total		1	\$	2,600.00
EILEEN BEAUDETTE	COLLIER	1	\$	2,381.07
EILEEN BEAUDETTE Total		1	\$	2,381.07
ELAIME MENDEZ	MIAMI-DADE	1	\$	1.00
ELAIME MENDEZ Total		1	\$	1.00
EULA HARRISON	MIAMI-DADE	4	\$	34,112.00
EULA HARRISON Total		4	\$	34,112.00
FERDINAND MACON	ORANGE	1	\$	1.00
FERDINAND MACON Total		1	\$	1.00
Gracelia Fernandez	MIAMI-DADE	10	\$	68,944.72
Gracelia Fernandez Total		10	\$	68,944.72
Gretell Gonzalez	MIAMI-DADE	6	\$	16,397.18
Gretell Gonzalez Total		6	\$	16,397.18
Hector De Armas	MIAMI-DADE	1	\$	7,596.37
Hector De Armas Total		1	\$	7,596.37
Henry Maura	MIAMI-DADE	2	\$	3,702.18
Henry Maura Total		2	\$	3,702.18
Ictiandro A Piloto	MIAMI-DADE	12	\$	79,263.96
Ictiandro A Piloto Total		12	\$	79,263.96
INALVIS ROQUE	HILLSBOROUGH	5	\$	30,809.82
	MIAMI-DADE	2	\$	20,163.00
INALVIS ROQUE Total		7	\$	50,972.82
IVAN J CRUZ	BROWARD	2	\$	3,601.00
	MIAMI-DADE	41	\$	257,697.14
IVAN J CRUZ Total		43	\$	261,298.14
Jacques M Saint Vil	BROWARD	8	\$	44,845.16
Jacques M Saint Vil Total		8	\$	44,845.16
JALINE ARANGO	SARASOTA	1	\$	10,022.50
JALINE ARANGO Total		1	\$	10,022.50
JAMES BROWNING	FLAGLER	1	\$	1.00
JAMES BROWNING Total		1	\$	1.00
James M Maynard	ST. LUCIE	1	\$	453.09
James M Maynard Total		1	\$	453.09
Jeffrey W. Greene	MIAMI-DADE	1	\$	3,762.00
Jeffrey W. Greene Total		1	\$	3,762.00

Jennifer Walker	LLSBOROUGH	3	\$	20,060.00
Jennifer Walker Total		3	\$	20,060.00
JM Wells	PALM BEACH	2	\$	14,512.00
JM Wells Total		2	\$	14,512.00
JOEL A CHASKES	MIAMI-DADE	1	\$	2,700.00
JOEL A CHASKES Total		1	\$	2,700.00
John H Read	HILLSBOROUGH	1	\$	10,200.00
	MIAMI-DADE	1	\$	3,600.00
John H Read Total		2	\$	13,800.00
Jorge A Santana	MIAMI-DADE	1	\$	10,600.00
Jorge A Santana Total		1	\$	10,600.00
Jorge Alonso	MIAMI-DADE	1	\$	13.00
Jorge Alonso Total		1	\$	13.00
Jose Hernandez	MIAMI-DADE	1	\$	10,994.99
Jose Hernandez Total		1	\$	10,994.99
Jose M Lizano	BROWARD	1	\$	6,654.46
	MIAMI-DADE	10	\$	74,424.52
Jose M Lizano Total		11	\$	81,078.98
JOSEPH G MONDO III	PALM BEACH	1	\$	11,000.00
JOSEPH G MONDO III Total		1	\$	11,000.00
Joseph Maguire	HILLSBOROUGH	2	\$	18,000.00
	ORANGE	1	\$	6,649.61
Joseph Maguire Total		3	\$	24,649.61
Lidice Mayo	MIAMI-DADE	29	\$	178,734.59
Lidice Mayo Total		29	\$	178,734.59
LIRIS RIVALTA	MIAMI-DADE	4	\$	36,496.05
LIRIS RIVALTA Total		4	\$	36,496.05
MAITE ROQUE	HILLSBOROUGH	1	\$	6,937.20
MAITE ROQUE Total		1	\$	6,937.20
Manuel Castro	MIAMI-DADE	1	\$	3,500.00
Manuel Castro Total		1	\$	3,500.00
Marco A Figueroa	MARTIN	1	\$	9,000.00
	MIAMI-DADE	3	\$	8,878.35
Marco A Figueroa Total		4	\$	17,878.35
Maria D Martinez	MIAMI-DADE	1	\$	97.00
Maria D Martinez Total		1	\$	97.00
Maria E Camejo	MIAMI-DADE	13	\$	122,032.44
Maria E Camejo Total		13	\$	122,032.44
MARIA GRELA	MIAMI-DADE	1	\$	12,295.79
MARIA GRELA Total		1	\$	12,295.79
Maria Hernandez	MIAMI-DADE	1	\$	2,212.50
Maria Hernandez Total		1	\$	2,212.50
Maria M Garcia	MIAMI-DADE	1	\$	8,077.91
Maria M Garcia Total		1	\$	8,077.91
MARIA T DEL ROSARIO	MIAMI-DADE	2	\$	11,535.66
MARIA T DEL ROSARIO Total		2	\$	11,535.66
MARILIN MARTINEZ	HILLSBOROUGH	1	\$	4,980.21
MARILIN MARTINEZ Total		1	\$	4,980.21
Marilyn Perez	MIAMI-DADE	3	\$	3,502.00
Marilyn Perez Total		3	\$	3,502.00
Marilyn Perez	MIAMI-DADE	18	\$	90,945.13
Marilyn Perez Total		18	\$	90,945.13
Mario Alberto	MIAMI-DADE	1	\$	17,121.00
Mario Alberto Total		1	\$	17,121.00
Maydel Bencomo	MIAMI-DADE	1	\$	8,512.95
Maydel Bencomo Total		1	\$	8,512.95
MELISSA JIMENEZ	MIAMI-DADE	2	\$	8,524.00
MELISSA JIMENEZ Total		2	\$	8,524.00
Michael F. Horn	SOMERSET	1	\$	13,801.69
Michael F. Horn Total		1	\$	13,801.69

Michael J Polvchak	LLSBOROUGH	7	\$	39,556.62
	MIAMI-DADE	3	\$	22,513.00
Michael J Polvchak Total		10	\$	62,069.62
Miguel E Turbay	MIAMI-DADE	8	\$	46,735.99
Miguel E Turbay Total		8	\$	46,735.99
Miguel Eribe	BROWARD	3	\$	24,500.00
	HILLSBOROUGH	3	\$	30,613.00
	MARTIN	1	\$	12,000.00
	MIAMI-DADE	232	\$	1,619,782.41
	VOLUSIA	1	\$	13,551.00
Miguel Eribe Total		240	\$	1,700,446.41
MIRLA L ARTEAGA	MIAMI-DADE	1	\$	1,759.23
MIRLA L ARTEAGA Total		1	\$	1,759.23
Monica Beck	DUVAL	2	\$	4,225.31
Monica Beck Total		2	\$	4,225.31
NIRMA GARCIA	MIAMI-DADE	6	\$	48,950.00
NIRMA GARCIA Total		6	\$	48,950.00
Niurka Martinez	MIAMI-DADE	4	\$	12,415.25
Niurka Martinez Total		4	\$	12,415.25
OSVALDO OLBERA	MIAMI-DADE	4	\$	11,001.00
OSVALDO OLBERA Total		4	\$	11,001.00
Paul P Morris	MIAMI-DADE	5	\$	17,085.12
Paul P Morris Total		5	\$	17,085.12
Paul Thompson	ESCAMBIA	3	\$	35,113.00
Paul Thompson Total		3	\$	35,113.00
PEDRO SABATIER	MIAMI-DADE	13	\$	81,341.16
PEDRO SABATIER Total		13	\$	81,341.16
Pierre L Egalite	PALM BEACH	4	\$	3,400.61
Pierre L Egalite Total		4	\$	3,400.61
Randal L Siegel	MIAMI-DADE	2	\$	20,200.00
Randal L Siegel Total		2	\$	20,200.00
Raul Sardina	MIAMI-DADE	4	\$	6,748.84
Raul Sardina Total		4	\$	6,748.84
Raymond Guell	BROWARD	2	\$	7,000.00
	MIAMI-DADE	1	\$	-
Raymond Guell Total		3	\$	7,000.00
RICHARD HOUGHTALIN	HILLSBOROUGH	5	\$	22,841.27
RICHARD HOUGHTALIN Total		5	\$	22,841.27
Robert Allsion Jr	COLLIER	1	\$	10,500.00
	HILLSBOROUGH	2	\$	3,795.00
Robert Allsion Jr Total		3	\$	14,295.00
Robert Bacon	GADSDEN	1	\$	3,509.00
	HILLSBOROUGH	1	\$	10,012.00
Robert Bacon Total		2	\$	13,521.00
Robert Castro	MIAMI-DADE	1	\$	10,012.00
Robert Castro Total		1	\$	10,012.00
Romina C Carrera	MIAMI-DADE	11	\$	35,618.66
	SANTA ROSA	1	\$	10,012.00
Romina C Carrera Total		12	\$	45,630.66
ROXANE SUAREZ	HILLSBOROUGH	2	\$	15,910.54
	MIAMI-DADE	2	\$	15,329.65
	PALM BEACH	1	\$	2,500.00
ROXANE SUAREZ Total		5	\$	33,740.19
Sadegh M Shamehdi	HILLSBOROUGH	2	\$	11,013.00
	PASCO	1	\$	2,700.00
Sadegh M Shamehdi Total		3	\$	13,713.00
Sean Williams	Outside of Florida	1	\$	3,500.00
	WALKER	2	\$	7,004.00
Sean Williams Total		3	\$	10,504.00
Sheila Lezcano	MIAMI-DADE	1	\$	7,000.00

Sheila Lezcano Total		1	\$	7,000.00
Sherri I Abbonizio	HILLSBOROUGH	4	\$	14,191.79
Sherri I Abbonizio Total		4	\$	14,191.79
Silvia Leon	MIAMI-DADE	2	\$	20,024.00
Silvia Leon Total		2	\$	20,024.00
SONIA RODRIGUEZ	MIAMI-DADE	1	\$	-
SONIA RODRIGUEZ Total		1	\$	-
Tammy M. Crouse	DUVAL	2	\$	1,883.44
	NASSAU	2	\$	26,013.00
Tammy M. Crouse Total		4	\$	27,896.44
TERESA PEREZ	MIAMI-DADE	4	\$	13,000.00
TERESA PEREZ Total		4	\$	13,000.00
TERESA REDMAN	HILLSBOROUGH	3	\$	7,075.00
	HOLMES	1	\$	4,200.00
	MIAMI-DADE	1	\$	10,315.00
TERESA REDMAN Total		5	\$	21,590.00
TERI DIAZ	COLLIER	8	\$	35,342.27
	MIAMI-DADE	1	\$	10,200.00
TERI DIAZ Total		9	\$	45,542.27
Thomas A Powell	MIAMI-DADE	1	\$	12,000.00
Thomas A Powell Total		1	\$	12,000.00
Viviana G Mellado #20871	MIAMI-DADE	1	\$	266.00
Viviana G Mellado #20871 Total		1	\$	266.00
William Middlemas	BAY	1	\$	7,512.00
William Middlemas Total		1	\$	7,512.00
William Veiga	MIAMI-DADE	2	\$	21,200.00
William Veiga Total		2	\$	21,200.00
Willian B Koenig	HILLSBOROUGH	1	\$	75.00
Willian B Koenig Total		1	\$	75.00
Yanaphis Moreno	BROWARD	2	\$	39,000.00
Yanaphis Moreno Total		2	\$	39,000.00
YESENIA FLORES	MIAMI-DADE	2	\$	9,512.00
YESENIA FLORES Total		2	\$	9,512.00
Grand Total		858	\$	5,373,660.62