

# GALT MILE NEWS

MARCH 2012

THE OFFICIAL NEWSLETTER OF THE GMCA



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# CITIZENS TO FEED BEACH CONDOS TO "SURPLUS LINES" SHARKS

## RATES TO SKYROCKET



In December, Florida Insurance Agents launched a campaign to inform some beachfront condo and cooperative clients that their rates are about to explode (quadruple). The Agents were compelled to warn their customers about the unavoidable impact of an item on the December 14, 2011 meeting agenda of the Citizens board. It addressed capping coverage at \$1 million for buildings where more than 25 percent of units are rentals. Currently little more than an informal guideline that has been arbitrarily applied for the past few months, its official enactment would force a difficult choice on beachfront associations peppered with short-term rentals.

When his minions in the legislature failed to pass an insurance bill that would have reduced the state's liability by arbitrarily vacating Citizens coverage for tens of thousands of homeowners, Florida Governor Rick Scott turned his efforts to pressuring the Citizens Property Insurance Corp. board into dumping policies. At a November 1, 2011 Cabinet meeting, Scott surmised that policyholders wouldn't contribute the 45% additional premium they would ordinarily have to pay if hit by what's known as a "100-year storm". Scott said "If policyholders can't afford it, they will lose their insurance and their home." Scott's resolution revived an element of his campaign plan to deregulate the insurance industry. One month after appointing two allies to the Citizens Board, Scott told the board to devise a plan that will reduce the company's size and risk by December.

After the incredibly destructive 2004-2005 Hurricane Seasons, Florida's commercial insurance players took control of a decades-long regulatory two-step they traditionally performed with the legislature and State regulators. If they weren't given a free hand to raise rates at will – they would leave the State. When lawmakers responded with "damn the torpedoes" sound bites and refused to accede, the carriers hit the road. In their wake, Australian insurer QBE remained behind. As the only game in town, they could wade through the carnage and cherry pick their way to insurance immortality.

Since Florida lawmakers wouldn't remove the quid pro quo that required carriers selling other Florida policies to also offer windstorm to homeowners, QBE simply issued new eligibility requirements. They would insist that prospective policyholders meet the code requirements for new construction. To qualify for windstorm coverage, Associations could no longer rely on the legally grandfathered exemptions that were historically acceptable. Instead, they had to provide proof of a hardened, fully mitigated exterior shell. While a few associations raced to comply by securing rooftops and garage entrances as well as fully encapsulating their structures with code compliant shutters or impact glass on doors and windows, a vast majority drifted into a coma. Although they could still buy coverage from Citizens, the few dollars they saved by not installing code compliant storm protection was absorbed long ago by annually increasing premiums. What could happen next qualifies as torture.

If beachfront associations housed in structures valued at \$50 million, \$100 million, \$200 million and more are limited to buying \$1 million in coverage from Citizens, they will have to explore the insurance industry's seedy underbelly – the mind-numbing world of surplus lines. In this largely unregulated den of thieves, exploitive insurers base their rates on the look in their customer's eye. By suddenly

denying coverage to thousands of beachfront buildings, Citizens will simultaneously stimulate the salivary gland of every surplus lines pirate. To be fair, there are some strong surplus lines carriers, although a pathetic minority. If the Governor actualizes his plan, impacted associations that hope to avoid insurance hell will have to scramble to harden their building shells and pray that it passes muster with some sympathetic admitted carrier (now there's an oxymoron).

Alternatively, they can dig out their Governing documents and revise the sections regulating rentals. Depending on where these guidelines are located in the documents, affected associations hoping to dodge the Citizens eligibility torpedo may have to hold a difficult full membership vote to alter the rental regulations and sharply limit the association's percentage of tenanted units. Unless the association's board is populated by diehard megalomaniacs, they will look to the association attorney to deliver the goods without violating contract rights or constitutional protections. The problem with any of these reactive resolutions is that while associations hop from one foot to the other, the Citizens board can continue to indiscriminately churn out eligibility requirements that randomly abandon ad hoc groups of homeowners. While some board members are working to minimize the adverse consequences of depopulating the client roll, those answerable to the Governor measure success by how quickly and how many policies are dumped, not whether their prospective former policyholders are provided with a remotely viable alternative.

There remains a glimmer of hope. Citizens' officials are divided over this issue. The Vice President of Insurance Services at BB&T Bank in Tampa, Carol Everhart was appointed to the Citizens board in March of 2007. At a November 2011 meeting of the Citizens' Actuarial & Underwriting Committee, she advised the panel "I don't think our beaches can bear that right now," referring to a premium increase she pegged at 450 percent. Opposed to throwing homeowners to the wolves amid a fragile economy and a struggling real estate market, Everhart pleaded with committee members to postpone the proposal. Unfortunately, Everhart ran into John Rollins.

Appointed to the Citizens Board of Governors by Scott on September 20, 2011, Rollins echoes Scott's message whenever afforded the opportunity.

Continued on page 5

An outspoken member of Citizens' Actuarial committee, Rollins characterized beachfront condos as the "riskiest risks" covered by the State's insurer of last resort, adding that "these rates are among the most inadequate rates that Citizens has anywhere." Shedding the bureaucratic hat of an actuary for the flaming sword of a crusading lobbyist, Rollins blasted beachfront community associations that "enjoy a massive subsidy in rate level by sitting on the beach in the most risky areas of Florida and sitting in the assessment account, ultimately, of every Floridian." Not surprisingly, the panel sent Everhart packing and immediately tagged the issue for consideration by the full board.

When lawmakers failed to pass bills that would have reduced Citizens' 1,472,391 policy client roll (as of December 31), Scott refocused the gubernatorial jackhammer on the bureaucrats that create and enforce policy at Citizens. After exclaiming "I consider this an integral part of the package of changes that we can make on a non-statutory basis to limit Citizens' probable maximum loss," Rollins made evident Scott's hand in his crusade, stating that the plan was "consistent with the governor's direction to take the lowest hanging fruit."

Although the 25% rental rule had been intermittently applied and arbitrarily enforced since late 2011, it was never included in the manual for wind-only insurance policies or any other official Citizens document. Last year, the Citizens Board wanted the legislature to increase the annual 10% cap on rate hikes and allow carriers to pass reinsurance costs through to property owners. When angry constituencies forced lawmakers to shelve the bill, Citizens staffers decided to string together the failed legislative proposals into a package of eligibility guidelines designed to dump disparate groups of policyholders (i.e. "the lowest hanging fruit").

To qualify as a target, the group only needed to be a sizable consumer of windstorm coverage. Since politicians from north and central Florida jurisdictions love to demonize South Florida beachfront associations anyway, targeting those that permit a substantial number of short-term rentals was almost intuitive. Other groups targeted by staffers share some unique structural vulnerability and/or an absence of political clout. For instance, they also planned to dump policyholders whose property features a screen enclosure or carport as well as

certain wholly detached structures. A maximum \$10,000 sublimit will be applied for damage to floors.

In a monument to contradiction, after admitting that the units in the targeted beach area buildings were mostly owned and occupied by elderly longtime state residents, Rollins described them as "substantially commercial enterprises" that are often owned by out of state investors whose profits are subsidized by artificially low insurance rates. While most Galt Mile residents would agree that Rollins' contention is self-serving blather, there are frighteningly real problems with the transformation of Citizens' mandate as the insurer of last resort to functionally serving as the State's self-insurance vehicle. In fact, Condos play a major role in the company's actuarial turmoil.

In an attempt to lower tax burdens and insurance premiums, many associations annually understate their property's value. Of the 26,600 wind-only policies written by Citizens for condominiums, the premiums only cover 20% of their combined \$100 billion replacement value. If slammed by a major hurricane, when Citizens taps out, a three-tier assessment process would snap into effect. The first backup money would come from a surcharge on Citizens' policyholders. If that's insufficient, every other carrier would be tagged to pick up the slack. In turn, the carriers would pass the cost to their policyholders - anyone that holds any type of insurance in the state of Florida. The third backup is a final levy on both Citizens and private policyholders. Not in the statutory line of fire but arguably on the hook are taxpayers in general. In short, Citizens officials are desperately trying to dump policy holders to lighten the company's liability.

Property owners in parts of the state less vulnerable to windstorm damage - along with their elected officials - understandably resent their place in the liability line for high risk properties near the ocean (of course, when one of their homes is gobbled up by a sinkhole, we are suddenly blood brothers with an obligation to share the risk). According to their own statistics, 45% of the policies written by Citizens cover properties in Broward, Miami-Dade, Palm Beach and Monroe counties. While these South Florida jurisdictions represent 52% of the carrier's exposure, they also provide Citizens with 58% of its premium income.

Continued on page 9



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# CTY COMMISSIONER CHIP LaMARCA



## BRIEFS THE GALT MILE

*County's permit, he had to recreate and file the documentation required for a new Federal permit.*

*When questioned about rumors that renourishment funds and sand resources were targeted for raids by neighboring jurisdictions, LaMarca assured the audience that funding and other project resources were secure. He said that the permits required by the Army Corps of Engineers should be approved by the end of 2013, after which the project should commence.*

*Our County Commissioner then told attendees about three trips he made to the state capitol on behalf of the county. LaMarca is following in the footsteps of predecessor and former Senate President Jim Scott, who served Broward for 24 years in the legislature, six years as District 4 County Commissioner and the Board's sole Republican. In addition to his responsibilities as the voice of District 4, since he was the only Broward Commissioner with credibility in the State Capitol, Scott was repeatedly sent to Republican Tallahassee to transact County business.*

*Other than protocol courtesies extended by the Governor to any visiting politician, the 8 Democrats on the current 9 member County Commission are almost transparent when lobbying the Republican State Capitol. Like Scott, only LaMarca can carry Broward's water in Tallahassee.*

*In December, LaMarca released a newsletter that outlined a plan to bring jobs to the County, reconfigure Port Everglades to take advantage of the huge increase in cruise and container traffic that will follow the Panama Canal expansion and promote legislation supportive of other County infrastructure projects. During several subsequent trips to the state capitol, LaMarca met with lawmakers and addressed legislative committees to promote the County agenda. Upon returning from Tallahassee, he documented his progress in the following February Newsletter. — [editor]\**

### TALLAHASSEE BOUND

By Commissioner Chip LaMarca

In my last article I talked about "My New Year's Resolutions for Broward County." That list included projects critical to the expansion of Port Everglades as well as the economic vitality of Broward County.

During the opening week of the Legislative Session, I was privileged to participate in a panel discussion before the House Community and Military Affairs Subcommittee. The presentation, "Local Government Economic Development Tools: Creating Jobs and Growing Our Economy," focused on the County's collaboration with the Greater Fort Lauderdale Alliance. I asked the committee to reevaluate pending legislation, Florida House Bill 319, intended to repeal the local business tax (LBT) in the state. This LBT was formerly known as the occupational license fee, but was renamed in 2007. Revenues received through the LBT have supported joint efforts to create 8,668 new targeted industry jobs, attract 50 new companies to the County and serve more than 1,517 local companies with retention and expansion services between 2007 and 2011. All of this in support of my campaign promise-my 4-4-4 plan to attract new companies to District 4 and to work to create jobs in Broward County. If the LBT is repealed, Broward will lose approximately \$3 million per year that is currently reinvested back into the community for economic development programs that create and retain jobs right here in our community.

I was also pleased to meet with Florida House Speaker Dean Cannon to discuss beach renourishment funding, as well as funding for the Broward Sheriff's Office Crime Lab and Port Everglades. My meeting with Florida House Transportation and Economic Development Appropriations Subcommittee Chairman Mike Horner focused on Port Everglades' access to a portion of the \$35 million in seaport funds within the Department of Transportation package, House Bill 1399.

During the following week, Port Everglades Chief Executive Phil Allen and I led a group of business and community leaders that descended on Tallahassee to push for funding and legislative initiatives supporting Florida's ports, especially Port Everglades. The group included representatives from Stiles Corporation, Florida East Coast Railroad, Paradise Bank, Greater Fort Lauderdale Alliance, Broward College, Holland America, the Port Everglades Pilots Association and the Port Everglades Association. The group participated in key meetings with Florida leaders to stress the importance of growing Port Everglades, one of the state's major economic engines, supporting trade growth, and readying Florida's ports for the future through infrastructure

Continued on page 7

*"Shortly after his upset victory of sitting Broward Mayor Ken Keechl to snag the District 4 Commission seat, Chip LaMarca declared his intention to expose the County Commission's feted tradition of quietly tolerating the blatant patronage that earned the Broward Board its well-deserved reputation as one of the state's - and perhaps the nation's - most corrupt local governments. LaMarca performed as expected, questioning irresponsible spending and decrying the pet projects of his fellow commissioners. It didn't matter. His Democrat peers on the Broward Commission would need LaMarca. In fact, every January his stock would skyrocket in the County known to Tallahassee Republicans as "The Killing Fields."*

*On February 6, 2012, Broward Commissioner Chip LaMarca addressed the Galt Mile Community Association Presidents Council at the Fountainhead. In his opening comments, the Commissioner stated that his priorities are still focused on public safety and jobs. When he began addressing beach renourishment, angry association leaders expressed unprecedented levels of frustration, grilling the Broward Commissioner about why they were still waiting for the decade-old beach plan to be realized. Frances Konstance of L'Hermitage I professed uncertainty about whether the long list of county excuses was fueled by negligence, incompetence, the surreptitious plundering of project funds or treachery financed by sand-hungry Hollywood hoteliers.*

*Ironically, LaMarca is one of two Broward officials that revived the project after it was nearly buried by State and local bureaucrats. He repeated an explanation offered months earlier by Broward Beach Administrator Eric Myers at two prior Presidents Council meetings. After apologizing for his predecessor - former beach boss and project Guru Stephen Higgins - who sat idly by as Federal and State permits expired, Myers informed irate Galt Mile officials that while the State extended the*

investment initiatives. In particular, the group attended a Senate Transportation Committee meeting to support SB 1168, Freight and Logistics Development Incentive legislation sponsored by Sen. Ring. The bill creates additional statutory investment programs to enhance the growth of freight and logistics businesses in Florida by:

- Increasing the minimum statutory funding level for the state's on-port investment program from \$8 million to \$15 million;
- Creating a new Strategic Port Investment Incentive program with a minimum statutory funding level of \$35 million for projects that provide important access and major on-port capacity improvement;
- Authorizing a tax credit of \$3,000 per job that is created or equal to 5% of the capital investment by a Florida business in a freight and logistics facility that exports or imports cargo through a Florida seaport.

The group also discussed restoring Florida Department of Transportation's (FDOT) recent \$1.03 million cut to the programmed funding for Port Everglades' Turning Notch project. Meetings were held with Lt. Governor Jennifer Carroll, Chief Financial Officer Jeff Atwater, Senate President Mike Haridopolos, House Appropriations Chair Denise Grimsley, FDOT Secretary Ananth Prasad, Department of Economic Opportunity Executive Director Doug Darling, Rep. Mike Horner, Rep. Brad Drake, Rep. Lake Ray, Sen. Benaquisto, Sen. Latvala and several Broward Delegation members including Sen. Rich, Sen. Ring, Sen. Bogdanoff, Rep. Jenne, and Rep. Moraitis. As a result of these meetings, Rep. Moraitis and Rep. Jenne signed a joint letter to Governor Scott and FDOT Secretary Prasad stressing the importance of funding for the port's major projects, such as the Inter-modal Container Transfer Facility (ICTF) and turning notch projects, and urging them to make Port Everglades a priority as the state develops its seaport funding plan. In a letter from Secretary Prasad following the meeting, he indicated FDOT's commitment to the turning notch project as a high priority. This is an outstanding example of the type of partnership we are working to achieve here in Broward County—the partnership between private business and government to create jobs and grow our economy.

Government's role should be to support business and job creation and not to stand in its way.

I would also like to address some misinformation that I have heard regarding the recent loan to the Bank Atlantic Center. Broward County Commissioners approved a \$7.7 million loan to renovate the Bank

Atlantic Center with prospects to share in future profits. The Bank Atlantic Center is a County-owned building managed by the Arena Operating Company (AOC), this means that you and I own the building. The facility is widely used and ranks 10th nationwide in entertainment venues. The agreement requires that the AOC repay the \$7.7 million loan with a minimum 4% interest rate over 5 years. The County will also receive 20% of any profits once the arena has reached a profit margin of \$12 million in any year. Commissioners were told the potential to exceed that profit threshold looks promising. In the end, my decision to support this loan was based on the fact that we own the building and we need to reinvest in it to keep it a viable entertainment venue.

I never lose sight of what is important. That is you the residents of our beautiful district. If there is anything that we can do to assist you, please do not hesitate to contact my office at 954.357.7004 or by email at [clamarca@broward.org](mailto:clamarca@broward.org). You can also stay updated by viewing our website [www.broward.org/commission/district4](http://www.broward.org/commission/district4), as well as sign up to receive email updates from us.

As always, it is an honor to serve you.

**Chip LaMarca**

Broward County Commissioner, District 4



Port Everglades Infrastructure Buildout

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# ALLEN WEST'S LAST MESSAGE

## TO GALT MILE CONSTITUENTS?

By Eric Berkowitz

Amid a whirlwind tour of town hall meetings, Congressman Allen West made a pit stop at the Beach Community Center from 5 to 7 pm on January 11th before heading to the Jupiter Community Center on January 13. Like a similar meeting held there last February with West and State Senator Ellyn Bogdanoff, it was convened by the neighborhood association as a platform for the community's local elected officials. Addressing a healthy local audience of roughly 150 Galt Mile constituents, West blended patriotic dramaturgy with a dark picture of our future. After marching a perimeter around the Beach Community Center auditorium, a six-person police honor guard preceded a strained rendition of America the Beautiful performed by a would be club singer in a cheap tux. A Powerpoint presentation that West used to rally the weekday dinnertime audience was punctuated by the theme from "Patton".

Following a half hour of introductory theatrics that culminated with West pinning a bag full of medals on local Vietnam veteran Edward Ayers, he opened his town hall meeting by welcoming local officials that dropped by to share a sound bite with the controversial congressman. Ayers was originally awarded three purple hearts, a Republic of Vietnam Service Medal and the National Defense Service Medal following his service in Vietnam. In time, he lost them. West needed a hero. Ayers wanted his medals replaced. Shazam!

Since the meeting was hosted by the neighborhood association to broaden local access to the District 22 Congressman, Galt Mile Community Association President Pio Ieraci moderated an hour-long question and answer period. Rather than rehashing the evening's animated repartee, West provided a policy brief for release to his Galt Mile constituents. A few days earlier, he slipped a copy to the local media.

Given ensuing events, it might be the last message that West delivers as our Congressman. On January 31st, West jumped ship, announcing that he would forego running for reelection in District 22. He issued a statement that began "After much prayer, reflection and discussion with my close friends and family, I am announcing today my decision to seek reelection in Florida's proposed 18th Congressional district. I have always believed the state of Florida would be best served by having both Congressman Tom Rooney and myself in the House of Representatives working to solve our nation's most pressing problems."

A squirrely redistricting process reconfigured West's already Democrat-heavy 22nd Congressional District by frontloading a battalion of additional Democrats. Earlier in the day, the 16th Congressional dis-

trict's Representative Tom Rooney (R-Fla.) decided to move his campaign, announcing that he would run in the newly formed 17th Congressional district, which includes a sizable Republican constituency carved from the western part of his former 16th Congressional district.

West, in turn, will run in Rooney's former stomping ground, which is renumbered from 16 to 18 under the new plan. Although the swing 18th District was abandoned by Rooney for the solidly Republican 17th District, it's still West's best chance to reclaim the new life he carved out in Washington. About 25% of West's former district will be part of his new 18th district, which is based in Port St. Lucie.

The third party in this round of political musical chairs is former Florida House Majority Leader Adam Hasner, R-Boca Raton, who abandoned his U.S. Senate bid when the redistricting music stopped. Term limited out of the Florida Statehouse in 2010, Hasner will step into the G.O.P. vacuum left by West in Congressional District 22.

Challenging some anonymous hostile constellation of conspirators, West concluded his statement with "As a 22-year United States Army veteran who commanded troops in combat, one should never underestimate my ability to be a strategic thinker. My voice for the restoration of constitutional principles for our Republic shall continue to resonate through Florida and on Capitol Hill."

West went ballistic upon discovering that his reelection aspirations hit a brick wall. Prior to the rookie congressman's first year in Washington, he became a Tea Party icon, cultivating access to their hyperactive social media network. They blame Tallahassee Republicans for trying to wax West's political career. Despite his rookie credentials, West's veteran fundraising skills have inflated his campaign war chest to \$5.85 million, which he'll need to wage a campaign on untested swing turf.

West's January 11th message to the last Galt Mile audience he is likely to represent in Congress randomly borrowed from a recent policy paper about misadventures on Capitol Hill. Drawing on the heroic military persona he developed for his successful run at congressional predecessor Ron Klein, West's message offers an overwhelming list of obstacles that threaten every aspect of American life. As I said, a dark picture of our future. The following apocalyptic vision ends with West standing alone against the primary forces of nature – in defense of the Republic. See for yourself:

Continued on page 14



Everhart and other opponents of implementing the rule are livid over the Governor usurping the Board's mandate to create policy. They also object to the arbitrary enforcement of a rule that was casually approved and never officially documented. Lamenting "the way underwriting has been conducting itself for the last year," Everhart told the committee "I don't agree with what we're doing in business practice right now." She pointed out that a rate explosion would kill the slowly recovering condo market, add to the glut of units and send property values crashing statewide. As to the broader economic consequences, the unavoidable skyrocketing rents that would follow would poison the huge tourist market segment that avails itself of rental properties.

The icing on the cake: after forcing associations to satisfy their statutory insurance requirements in the surplus lines swamp, there is a better than even chance that the coverage will prove worthless. A local insurance agent whose clients include several Galt Mile associations remarked, "It's one thing to pay premiums to a company that admits a major storm may require additional assessments to policyholders and taxpayers, it's quite another to pay four times as much to a company that will evaporate before the storm passes."

On December 14, 2011, the Citizens Property Insurance Corp. board of directors did what their actuarial committee refused to do - postpone dropping the hammer on beachfront associations. At the board meeting in Orlando, Citizens Board Chairman Carlos Lacasa said "I sense this is one of those kinds of issues where we could confront a backlash at all levels and we have to really thoroughly consider it." Despite the delay, board members support the staff plan and will divest itself of liability wherever possible. Having asserted that they delayed the anticipated action to provide the public and real estate professionals with an opportunity to vent, the Citizens board rescheduled the issue for consideration at their next meeting on February 4, 2012.

Although the Governor doesn't care who gets the axe, Citizens officials are supposed to. While community associations with liberal short-term rental policies seem like a tempting target, they belong to one of the few groups whose political bite is worse than its bark. As fate makes for strange bedfellows, along with the real estate industry, this issue has allied beachfront community associations with the same lending industry that they've been fighting with over foreclosures.

Since bloated bureaucracies tend to stall when faced with controversy, no one knows when or how this issue will play out. The Citizens Board would crimp the institution's exposure by 7% or \$1.5 billion by the February 4th meeting. To kick off their depopulation and privatization effort, in their January presentation to the Financial Services Commission, they state that "17,000 policies are scheduled to be removed from Citizens on February 14, 2012." Of these, about 7,500 cover coastal properties. However, after the last meeting, Citizens President and CEO Scott Wallace commented "In decisions at the previous board meeting, the point was made that efforts to return Citizens to an insurer of last resort would require both initiatives from Citizens itself and statutory changes." If lawmakers wouldn't take the heat for statutory changes, why should he?

Citizens' three-tier assessment process has recently fueled an enigmatic controversy. Private carriers have been lobbying to remove the second step, wherein they pay Citizens and recoup from their policyholders. To support enabling legislation (HB 1127) filed by Rep. Ben Albritton, R-Wauchula, the same lawmakers and lobbyists that predict insurance Armageddon is one storm away have been offering proof to review committees that Citizens has never been more financially sound and could weather a repeat of the 2004-2005 eight-hurricane scenario without breaking a sweat. With a \$6 billion reserve and a sterling credit rating, they could easily pay the \$7.3 billion in claims.

Continued on page 11

# INJURED?

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In fact, if faced with a Hurricane Andrew-level disaster, in which claims would translate to \$13.5 billion in today's dollars, they demonstrated that Citizens would only have to draw \$4.2 billion from its \$6 billion kitty, \$6.5 billion from the CAT Fund, \$600 million in private reinsurance and \$400 million in tier 1 policyholder surcharges. The remaining \$1.8 billion, only 13% of the damages, would be billed to private policies.

To explain why lawmakers like Rep. Doug Broxson, R-Gulf Breeze, have been pounding the Governor's line that "We've created a monster in this state" on the house floor, Senator Mike Fasano, R-New Port Richey, states that lawmakers and insurance lobbyists typically focus on this worst-case scenario to press their real agenda, to eliminate a second tier responsibility that requires them to pay Citizens immediately and recoup from policyholders. Fasano claims that scaring the public is unnecessary, since the legislation will actually help restore a viable Florida insurance market. As exclaimed by company spokeswoman Christine Ashburn, "Any potential negative impacts relating to cost of additional financing and those types of things are outweighed by the positives which relate to helping the barriers to entry" for new private insurers.

To avoid another political head lock from Governor Scott (and perceived complicity with scare tactics that push the ethical envelope), Wallace gave notice on January 10th (effective on April 6). After guiding the company through its largest expansion in history, he declined to sit idly by as Scott tries to dismantle Citizens with a sledgehammer instead of a scalpel, threatening to leave hundreds of thousands of homeowners twisting in the wind.

Three days later, state regulators gave Citizens the green light to lower its coverage cap from \$2 million to \$1 million for homes and condominium units, based on the combined dwelling and contents replacement cost. Effective February 1 for new policies and May 1 for renewals, it applies to wind-only policies and multi-peril policies that include wind coverage. Over the next 12 to 16 months, the new cap will sever \$17 billion from the carrier's worrisome total exposure of \$512 billion. In May, a mandatory 10% deductible applicable to payouts for collapsing sinkholes will whittle risk by \$6.7 billion and a reduction in personal liability coverage from \$300,000 to \$100,000 will clip exposure by a whopping \$161 billion.

On February 13, Citizens incentivized condos with replacement values of at least \$10 million to look elsewhere for multi-peril coverage. Effective March 1 (April 1 for renewals), a 21% increase in associations' non-windstorm rates will ultimately be passed to unit owners. Of the 403 multi-peril policies Citizens wrote for high-rise condominiums, more than 80% are in Miami-Dade, Broward and Palm Beach counties. Although other carriers provide non-windstorm coverage, since most of them key their rate structure to that of Citizens, South Florida condo owners should lay in a supply of Roloids.

Citizens plans to continue implementing the balance of 30 Actuarial Committee recommendations until 665,000 policies are excised from its client roll and its exposure is trimmed by \$194 billion. While several circulating bills may cushion the carnage, most of the properties abandoned by Citizens will be fed to surplus lines wolves. No longer threatened with competition from the state subsidized carrier, this is the point in the fairy tale where legitimate commercial carriers return to establish a viable Florida insurance market. Don't hold your breath. •



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<p><b>11</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p>St. Patrick's Day Parade &amp; Festival Downtown Hollywood Info.: 954-921-3404</p> <p>Daylight Saving Time Starts</p>	<p><b>12</b></p> <p>Masters of Their Universe Broward Center for the Performing Arts 8 p.m. Tix.: 954-462-0222</p>	<p><b>13</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p>	<p><b>14</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p> <p>Community Appearance Board Meeting City Hall, 5:30 to 6:30 p.m.</p>
<p><b>18</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p><b>19</b></p> <p>Commissioner Roberts: Pre-Agenda Meeting Beach Community Center, 6 p.m. Info.: 954-828-5033</p>	<p><b>20</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>President Bill Clinton Broward Center for the Performing Arts Tix.: 954-462-0222</p>	<p><b>21</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p> <p>Smart Watts Home Energy Saver Workshop Museum of Discovery &amp; Science, 6 p.m. Tix.: 954-462-0222</p>
<p><b>25</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p><b>26</b></p>	<p><b>27</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>Broadway Goes to the Movies Broward Center for the Performing Arts 8:15 p.m. Tix.: 954-462-0222</p>	<p><b>28</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>
<p><b>1</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p> <p><b>Sunday Jazz Brunch</b> Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985</p>	<p><b>2</b> Red Hot Chili Peppers BankAtlantic Center Tix.: 954-835-7000</p> <p>Commissioner Roberts: Pre-Agenda Meeting Beach Community Center, 6 p.m. Info.: 954-828-5033</p>	<p><b>3</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>Fort Lauderdale City Commission Meeting City Hall, 6 p.m.</p>	<p><b>4</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p> <p><b>SALON DES REFUSÉS</b> (Through 4/20) Broward Art Guild Tix.: 954-537-3370</p>
<p><b>8</b> Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166</p>	<p><b>9</b></p>	<p><b>10</b> BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268</p> <p>South Pacific, Broadway (Through 4/22) Broward Center for the Performing Arts Tix.: 954-462-0222</p>	<p><b>11</b> BINGO Regency South Party Room 7 p.m. Info.: Bob Pearlman: 954-547-4063</p>

**ADDITIONAL EVENTS**

MARCH 10 - 11: Lauderdale-By-The-Sea Craft Festival, LBTS, 10 a.m. to 5 p.m., Info.: 954-472-3755  
 MARCH 15 - 18: Dania Beach Marine Flea Market, Dania Jai Alai, Info.: [www.daniamarinefleamarket.com/](http://www.daniamarinefleamarket.com/)  
 MARCH 17: Lord of the Dance, Broward Center for the Performing Arts, 6 to 11 p.m., Info.: 954-233-1587  
 MARCH 17 - 23: Tom Parker Exhibit, Broward Art Guild, Info.: 954-537-3370  
 MARCH 23 - 26: Miami Home Design And Remodeling Show: Spring 2012, Miami Beach Convention Center, Info.: 305-667-9299  
 MARCH 24: 12th Annual Riverwalk Run, Huizenga Plaza, 7 a.m., Registration.: 865-771-3718  
 MARCH 24 - 25: Fort Lauderdale Gun & Knife Show, War Memorial, Info.: 954-828-5380  
 MARCH 24 - April 1: Fairchild's Garden Music Festival, Fairchild Tropical Gardens, Tix.: 305-667-1651, ext. 3303



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## UPCOMING EVENTS IN OUR AREA

April 19 - 22

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Tix.: [www.thehukilau.com/2012/tickets](http://www.thehukilau.com/2012/tickets)

April 20

17th Annual Las Olas Wine and Food Festival  
Las Olas Boulevard, Fort Lauderdale

April 20 - 22

Ladies, Let's Go Fishing Weekend Seminar

I.T. Parker Community Center, Dania Beach

Fri: Networking Reception 6 to 8 p.m.; Sat 8 a.m. to 4:30 p.m.

Info.: 954-475-9068

April 20 - 22

Pompano Beach Seafood Festival

Corner of Atlantic Boulevard and A1A

Fri: 5 to 10 p.m., Sat: 10 a.m. to 10 p.m., Sun: 11 a.m. to 8 p.m.

Info.: 954-475-9068

April 28 - 29

Lauderdale Air Show

Fort Lauderdale Beach, 12 to 4 p.m.

Info.: [www.lauderdaleairshow.com](http://www.lauderdaleairshow.com)



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**15** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr)  
7 p.m.  
\$5/person for 3 boards

G.M.C.A. Advisory Board Meeting  
Nick's Italian Restaurant  
11 a.m.

**22** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards

George Lopez  
Hard Rock Live  
Tix.: [www.hardrocklivehollywoodfl.com](http://www.hardrocklivehollywoodfl.com)

**29** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards

Disney On Ice: Toy Story 3  
(Through 4/1)  
BankAtlantic Center  
Tix.: 954-835-7000

**5** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards

Fairchild Moonlight Tour  
Fairchild Tropical Garden  
6:30 to 9 p.m.  
Info.: [www.fairchildgarden.org](http://www.fairchildgarden.org)

**12** BINGO  
Southpoint's North Lounge  
(3400 Galt Ocean Dr), 7 p.m.  
\$5/person for 3 boards

2nd on 2nd Thursdays Block Party  
200 Block SW 2nd Street  
5 to 9 p.m.  
Info.: 954-468-1541

**16** Jazz on the Square  
The Village Grille  
Commercial Blvd. & A1A  
7 p.m.

Quilt Show by the Sea  
(Through 3/18)  
War Memorial  
Info.: 954-987-8827

**23** Jazz on the Square  
The Village Grille  
Commercial Blvd. & A1A  
7 p.m.  
Info.: 954-776-5092

Palm Beach Int'l Boat Show  
(Through 3/25)  
On the Intracoastal Waterway  
Tix.: [www.showmanagement.com](http://www.showmanagement.com)

**30** Jazz on the Square  
The Village Grille  
Commercial Blvd. & A1A  
7 p.m.

17th Annual Wine & Culinary Celebration  
Museum of Discovery & Science  
Tix.: 954-713-0954

**6** Jazz on the Square  
The Village Grille  
Commercial Blvd. & A1A  
7 p.m.

West Palm Beach Antiques Festival  
Aircraft Expo Center  
Info.: 941-697-7475

**13** Jazz on the Square  
The Village Grille  
Commercial Blvd. & A1A  
7 p.m.

**17** Riverwalk Urban Market  
227 SW 2nd Ave.  
8 a.m. to 1 p.m.  
Info.: 954-298-5607

2012 Jazz in the Gardens:  
2-Day Music Event  
(Through 3/18)  
Sun Life Stadium  
Tix.: 305-622-8043

**24** Riverwalk Urban Market  
227 SW 2nd Ave.  
8 a.m. to 1 p.m.  
Info.: 954-298-5607

Sterling Perkins Exhibit  
(Through 3/30)  
Broward Art Guild  
Tix.: 954-537-3370

**31** Riverwalk Urban Market  
227 SW 2nd Ave.  
8 a.m. to 1 p.m.  
Info.: 954-298-5607

Florida Derby  
Gulfstream Park Racing & Casino  
Info.: 954-454-7000

**7** Riverwalk Urban Market  
227 SW 2nd Ave.  
8 a.m. to 1 p.m.  
Info.: 954-298-5607

Orchid Show and Sale  
(Through 4/8)  
Flamingo Gardens, 9:30 a.m. to 4:30 p.m.  
Tix.: 954-713-0954

**14** Riverwalk Urban Market  
227 SW 2nd Ave.  
8 a.m. to 1 p.m.  
Info.: 954-298-5607

The Fort Lauderdale Bus Loop  
300 SW 2nd Street  
6 to 11 p.m.  
Info.: 954-260-6194

Red Bull Condola  
Huizenga Plaza

MARCH 29 - April 8: New Times 15th Annual Original Beerfest, Huizenga Plaza, 2 p.m. & 8 p.m., Tix.: 954-462-0222

MARCH 31: Cirque Dreams Presents Pop Goes the Rock, Hard Rock Live, Tix.: 954-327-7504

MARCH 31 - April 1: 2nd Annual CityPlace Art Fair, West Palm Beach, 10 a.m. to 5 p.m., Info.: 954-472-3755

APRIL 10: Van Halen, BankAtlantic Center, Tix.: 954-835-7000

First Saturday of every Month: Beach Cleanup, Commercial Blvd & the Beach LBTS, 9 to 9:30 a.m., Info.: [www.lbts.com](http://www.lbts.com)

Wednesdays: Yoga in the Garden, Bonnett House, 8 to 9 a.m., Info.: 954-563-5393 ext. 137

Tuesdays and Thursdays: Yoga with Ali Hecht, Esplanade Park, 6:30 p.m., Info.: 954-732-0517

Mondays and Wednesdays: Cardio Mix with Josh Hecht, Esplanade Park, 6:30 p.m., Info.: 954-732-0517

Sundays: Tour the River Ghost Tour, Stranahan House & Water Taxi, 7:30 p.m., Tix.: 954-524-4736

## POLITICS OR POLICY?

By Congressman Allen B. West

In November 2010, I was elected to represent the constituents of Florida's 22nd Congressional District. Along with others of my Freshman class, I was sent to Capitol Hill on the wave of discontent sweeping our nation regarding the failure of those in our Nation's Capital to adhere to our constitutional principles. I was sent to address our inability to rein in wasteful spending, spiraling debt and deficit, and provide the courage to tackle the critical reforms that must be made to protect and preserve Medicare and Social Security.

In January 2011, I again reaffirmed the oath I took 22 years ago as a young Second Lieutenant in the United States Army to support and defend our Constitution and this nation, and the standards I carried onto this battlefield of ideas were the same that I have always carried: conviction, character, integrity and a patriotic love for this country. Unfortunately, there are not many in Washington, D.C. who carry those standards, as the events of the last few days of 2011 have demonstrated. I stand with my fellow Americans who are disgusted and disappointed by the absurd political machinations we have just witnessed with the passage of this ludicrous two-month extension of the payroll tax cut, unemployment benefits and sustained growth rate (SGR) for Medicare providers.

How anyone can attempt to defend this decision as the proper and intelligent way to implement policy is beyond me. However, this decision exposes a far great systemic problem on Capitol Hill, and indeed America.

Along with the United States Senate's inability to pass a budget in nearly 1,000 days - forcing the passage of numerous Continuing Resolutions simply to keep the Federal Government sputtering along—not to mention the refusal of Senate Majority Leader Harry Reid to consider the nearly 30 bills already passed by the House of Representatives designed to stimulate jobs and economic growth, this two-month extension, and the ridiculous dance carried out by the negotiators, exposes clearly the political dysfunction paralyzing our country.

Furthermore, this political dysfunction is representative of a societal dysfunction enhanced by manipulative demagoguery promoted by a complicit media. The United States of America is at a critical crossroads in its young history. We are facing enormous challenges both within and without.

The Federal debt has swollen to over \$15 trillion, with three straight years of trillion-dollar-plus deficits. Our government must borrow 42 cents of every dollar it spends. Without critical reforms, our Medicare and Social Security programs will be bankrupt within 15 years. Nearly 49 percent of Americans are on some form of government aid.

As we begin 2012, Iran continues on its stated course of acquiring nuclear weapons. Iraq is imploding before our eyes. Egypt is falling to radical Islamists. The future of North Korea is uncertain and unsettling. Yet with all of this facing our nation, is the best we can offer our citizens a pathetic two-month extension of payroll tax reduction and unemployment benefits? The House of Representatives passed a one-year extension. We sent that bill to the Senate - after all, it is what President Obama and Majority Leader Reid asked for.

But clearly the President and Senate Majority Leader are not really interested in doing what is right for the country and we, the people. Americans are looking for certainty and confidence in the American economy and this limited extension delivers neither. The insane Kabuki dance will continue as another problem remains unresolved.

Our nation is desperately seeking leadership in our Nation's Capital, not crisis management, and these elected officials continue to demonstrate, again and again, that they are incapable of leading.

This two-month extension is just another instance of political antics triumphing over policy and principle. It again demonstrates that incompetence and ineptness clothed in election-cycle sound bites win over common sense and problem-solving.

Men and women of principle are becoming a dying breed in this Republic, sadly hastening the decline and eventual demise of these United States of America. I will not allow that to happen. •

\*EGAD! - [editor]\*

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