

# The Florida Legislative Black Caucus

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June 9, 2009

The Honorable Charlie Crist  
Governor of the State of Florida  
PL 11, The Capitol  
Tallahassee, Florida 32399

Re: Floridians want a choice of companies they know and trust

Dear Governor Crist:

As lawmakers, we are proud to know that Florida is a State with a diverse population and diverse communities. From Pensacola to Key West, and Jacksonville to Miami Beach, our citizens and businesses are the driving forces behind the great State in which we live.

Yet we all want the same thing: safe, secure neighborhoods and a clear sense that companies and institutions care about us and want to invest in our communities. Floridians want to know that their home, their most important asset, is adequately protected. In recent years, what used to be a “known” factor is now causing great concern among our citizens, including many of my constituents – whether their home would be protected, and their insurance claims paid, if a major storm hit.

Many African-American consumers in Florida have long appreciated the commitment that large private insurers like State Farm, Allstate and others have made to strengthening our communities. These companies have insured our homes, even if they were older or hadn’t received costly mitigation upgrades that other companies require in order to write a policy. I am concerned that the only option left for many of our constituents would be to insure their homes with Citizens for a much higher premium.

They also write our automobile and life policies and get to know us and our families. They invest in our neighborhoods by opening insurance agencies that provide local jobs. They support philanthropic and community causes that are important to African-American constituents.

For all of these reasons, members of the Florida Legislative Black Caucus – comprised of 26 members of the House and Senate – voted overwhelmingly in support of the consumer choice insurance bill, HB 1171.

Now, we respectfully request that you allow this good bill to become law because HB 1171 is good for all of Florida’s consumers. And in particular, it is good for African-American consumers. Let me elaborate. Many of our constituents have told us that they would prefer to stay with a large, well-known company such as Allstate, State Farm or Travelers. They have known these companies for years and trust them. They don’t want to go to Citizens or to a smaller independent company they don’t know.

This bill would encourage large, well-capitalized companies to return to Florida, or to start writing new homeowners policies in our State again. These are the companies, in which our constituents have relied for many years because they have great comfort in knowing that their homes are truly “insured.” These are also companies that have been embedded in the fabric of our communities – providing investments in local African-American schools, programs and organizations. For example, State Farm supports hundreds of programs across Florida, such as the NAACP high school

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scholarships for Afro-Academic, Cultural, Technological and Scientific Olympics and the University of Central Florida's "Brother to Brother" Scholarship Program.

Governor, you have consistently recognized the great needs of the African-American community. And, you and the Legislature have made great strides towards working to stabilize Florida's property insurance market and to lower rates. However, cost is not the only thing that our constituents are concerned about - Floridians also want certainty regarding the financial protection of their homes and to have a policy with a company they know and trust. These well-capitalized companies are integrated into our communities. Our constituents should have the choice of their insurance carrier – the company that is responsible for protecting their home and their family.

I strongly encourage you to allow House Bill 1171 to become law.

Respectfully,

Gary Siplin

State Senator Gary Siplin-19<sup>th</sup> district, Orlando  
Chairman of the Florida Legislative Black Caucus