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## THE AIR & SEA SHOW HAS FLOWN THE COOP

Central to the annual National Salute to America's Heroes, the Air & Sea Show that supposedly dumps between \$3 and \$4 million per annum into local businesses has flown the coop, ostensibly because they couldn't find a corporate angel willing to cough up \$3 million to buy jet fuel and high-end play toys for VIP military "guests". During the 13 years that the Air-Sea show became a Fort Lauderdale signature event, it spawned the Air & Sea Show Display Village and absorbed the historic Fleet Week activities. Every year, 3,000 U.S. Navy servicemen and women swamp the City, combining altruistic visits to schools and hospitals with daily honoraria, dinner events and nightly non-stop parties (All Hands On Deck Party, Welcoming Party, Junior Officers' Party, Liberty Call Party, Anchors Aweigh Party, Performers' Party, Take Off Party, etc.)

On December 14, 2007, spokesperson Michael Goodman of producer Pro Series, Inc. (PSI) issued a press release apologetically announcing that the event scheduled for May 3rd and May 4th of 2008 wouldn't take place without the beneficence of some as yet undetermined deep-pocketed backer, "With rising fuel costs and a downward economic trend, the Air & Sea Show, one of the nation's largest spectator events featuring top civilian and military performances, will not take place during 2008. A popular Fort Lauderdale tradition, the event will not be scheduled next year without the confirmation of a title sponsor."

Exclaiming that times are tough, Goodman said, "The event is not economically viable without a title sponsor and corporate sponsorships are not the same as they were, especially during this more sensitive economic climate. The event producers are very proud of what they have created and brought to Fort Lauderdale, however, without a title sponsor they are unable to produce this multimillion dollar event."

The event is actually a descendent of the Budweiser Air & Water Show of Chicago, which PSI inherited in 1987. By exploiting corporate sponsorship, they developed the Chicago lakefront show into the largest two day event in the country, garnering an audience of 2.7 million. After event management was assumed by the City of Chicago Mayor's Office of Special Events in 1994, a year later PSI honcho Mickey Markoff convinced Shell Oil to try the formula in Fort Lauderdale, surmising that the city would be desperate to fill the vacuum created when Fort Lauderdale decided to trade its mantle as the "Spring Break capitol" for the broader appeal inherent in being the "Venice of America." After the audience tripled in 1996 from 800,000 to 2.5 million, Markoff traded Shell for McDonald's and attracted all five branches of the military by helping develop the Air & Sea Show Display Village into a remarkably effective recruiting device. Incorporating Fleet Week further fueled the event's popularity, ultimately expanding its annual beachfront and media audience totals to 4 million.

# MYSTERY BUGS BRING BEACH BAN

Article by Eric Berkowitz



At 3 p.m. on Friday, February 8th, City of Fort Lauderdale Public Information Specialist Matt Little got some bad news. He grabbed his directory and picked up the phone. He would spend the afternoon calling every neighborhood contact on his directory list. A few minutes later, GMCA President Pio Ieraci received a call from Matt explaining that "Fort Lauderdale is closing the beach due to a bacterial infestation discovered by Broward's Environmental Health Services unit." He continued, "Tests revealed high levels of fecal coliform and enterococcus bacteria from Hallandale Beach to Pompano Beach. Until readings indicate that the threat has abated, the beaches will remain closed."

One day earlier, Pompano Beach closed a 50-foot section of its public beach to swimmers after the Broward County Health Department issued a warning that unacceptable levels of fecal coliform and enterococcus bacteria had permeated their Northeast 16th Street beach. Ingestion by swimmers and surfers could result in severe stomach cramps and a wide range of other adverse gastrointestinal symptoms. Allergies to this bacterial onslaught, not uncommon, could seriously heighten the danger for those so afflicted.

Broward County Environmental Health Services Director Howard Rosen said the warning was based on samples of marine water taken Monday (Feb. 4th) and Wednesday (Feb. 6th). The decision to alert beachgoers to the impending danger is made independently by each affected municipality. Rosen had been testing for organic pollutants all week. On Friday morning he exclaimed, "This afternoon we should know the results of yesterday's (Thursday's) test, and we'll continue to sample until it comes back OK." It didn't. By mid-afternoon, the City of Fort Lauderdale thought better of risking an epidemic and issued an official alert to get out of the water!

As of 2:52 PM on Friday, although the City's Ocean Rescue web site was still painting a picture of an ideal beach day, closer scrutiny hinted at trouble. In describing Ocean Water Conditions, Ocean Rescue clinically admonished, "Moderate chop. Some Broward county beaches have tested high for bacteria." To help notify residents about beach conditions, the City utilizes the Beach Flag Warning System along its public beaches and on the Ocean Rescue web site. The Green Flag displayed through Friday afternoon indicated, "Low Hazard: Conditions are calm; normal care and caution should be exercised." The system's boilerplate caveat took on special meaning in stating, "Remember that ocean conditions can change quickly." and "The ocean is always potentially hazardous." Upon deciding

to pull the plug on ocean access, the City replaced the green flag with two red ones that mean: Closed to the Public.

At a loss to explain the mysterious bacterial influx, Rosen explained, "There are no septic tanks on the beach, and we usually associate this with rain events and there has not been any rain." While Pompano Beach was first to react and close their beach, warnings were also issued at other beach sampling intersections, including the Commercial Boulevard Pier, Birch State Park, Sebastian Street, Bahia Mar and Hallandale Beach Boulevard. Municipal officials along Broward's entire beachfront waited anxiously for Thursday's test results. When Rosen saw no improvement, he notified Broward's coastal municipalities.

City beach areas served by lifeguards and fixed display locations for the Beach Warning Flag system were quickly and efficiently restricted. However, areas such as the Galt Mile beach lack any official beach life-safety protection or threat notification vehicle. Last year, the Galt Mile Community Association investigated the prospect of installing the Beach Flag Warning system along its shoreline. Each Association would have had to install and maintain their own display - perhaps on the ocean side of their seawall. Upon learning that privately implementing the Flag Warning System would heighten association liability (and already sky-high insurance costs), project momentum ground to a halt.

Reaching beach areas isolated from municipal oversight, such as the Galt Mile Beach, fell to the City's Public Information office. After Matt Little contacted the GMCA President, Ieraci sent out email alerts to member associations describing the problem and repeating Little's promise that tests would continue until the beach receives a clean bill of health.

Concerned about the beach ban's adverse impact on tourism, Fort Lauderdale did its own tests and reopened the beaches Friday afternoon. City spokesman Ted Lawson characterized the sudden bacterial spike as "unusual" and that the city wanted to verify the findings by retesting and submitting the samples to its own certified lab. Lawson explained, "We wanted to know for ourselves. It came back fine, so we opened the beach back up." Given the City's vested interest and their laboratory's controversial last-minute contradiction of state and county findings, concerned residents can resolve

such disconcerting conflicts by examining the raw data for themselves before hitting the beach. The State of Florida Department of Health maintains an obscure web page filled with bacterial sampling results for coastal intersections of oceanfront jurisdictions, including Broward County.

To access the information, go to the GMCA website ([www.galtmile.com](http://www.galtmile.com)) and scroll to "Mystery Bugs Bring Beach Ban," click the headline and scroll to "Ocean Safety Links" following the article. Click on "Florida Department of Health Beach Bacterial Sampling Page for Broward Beaches. Simply check the results for the beach intersections at Oakland Park Blvd. and the Commercial Blvd. pier to ascertain whether the Galt Mile Beach is safe for swimming. For the current general beach conditions, click the link to the City's Ocean Rescue Beach Conditions web page or call the Beach Conditions Hotline at 954-828-4597 "updated daily".

## The Galt Mile News

The Galt Mile News is the official newsletter of the Galt Mile Community. Published 12 times a year, this publication is designed to educate the Galt residents of neighborhood-oriented current events and issues, and to offer residents Galt-specific discounts from various local merchants.



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Air Show...Continued

assault on Fort Lauderdale beach as "a celebration of death." While unable to statistically substantiate any benefit to area businesses, some local merchants claim that the event's positive nationwide focus delivers an indirect financial boost to the city's economy. Despite its controversial fiscal impact, most area residents enjoy their hometown identification with the Air and Sea Show, expressing a benign regret over its departure. Notwithstanding, loss of the annual event portends only one measurable consequence - an adverse impact on military recruitment. Since this is of considerable importance to the military, no one should be too surprised when Markoff suddenly surfaces with a new corporate safety net in tow. Where? Only the Shadow - or perhaps the Joint Chiefs - can answer that!

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Air Show...Continued

Since the Air & Sea Show licenses its own vendors, profits for most food, retail and souvenir sales aren't reaped by area business owners. Grossman explained, "The vendors licensed by the air show get most of the food and souvenir sales." The city has no say in what vendors the promoter cuts deals with. According to show spokesperson Fitzgerald, they've been utilizing an out of town vendor called San Francisco Puff 'N' Stuff to outsource all of the show's vendor needs. "We stick with who we know," said Fitzgerald. "A critical piece of running the show is getting vendors that can do a good job." It also explains why the show is of minor economic consequence to area businesses.

Although Fort Lauderdale Mayor Jim Naugle has expressed his appreciation for the Air & Sea Show's success as an armed forces recruiter, he was never impressed with the event's fiscal contribution to the city. He said the city's Galleria Mall, located just over the causeway from the Fort Lauderdale Beach event site, claims that the show's traffic dramatically hampers people shopping for Mother's Day during the weeks preceding the holiday. Mall officials agree that the show has been detrimental to the bottom lines of most Galleria retailers. Naugle added that shop owners and restaurants on Las Olas Boulevard, the high-end shopping district perpendicular to the beach, have also described the show as disruptive to business. Ironically, the average City resident prefers to believe that a signature event like the Air & Sea Show must beneficently fill local coffers every May. In a nutshell, it just ain't so!

Some insiders believe that the official withdrawal from Ft.Lauderdale is a strategic precursor to an inspired corporate relocation. Two years ago, show producer Johnny Williams said his organization was invited to meet with assorted Miami-Dade county and Miami city officials along with airport and seaport officials at Miami-Dade County Hall, but when asked exactly who attended the meeting, he claimed that he didn't know their names. Clarifying that show officials initiated an effort to move the show to Miami, Greater Miami Convention and Visitors Bureau (GMCVB) President Bill Talbert said, "It was my understanding that they approached the City of Miami first." Seeking to leverage the 2005 Fort Lauderdale contract negotiations with an alternate suitor, Williams attempted to interest Miami Mayor Manuel Diaz and former Miami Beach assistant manager Christina Cuervo in adopting the Air & Sea Show.

Referring to admissions by show officials that using only "in-house" vendors leaves few benefits for area merchants, GMCVB president Talbert concurred with Broward counterpart Nicki Grossman, stating "It's not a big tourism generator by the show's officials own admission." Miami Beach tourism director Max Sklar examined the cost benefit to hosting the show, reviewing the historical occupancy of hotel rooms during the first weekend in May and compiling information to determine just how much it would have cost taxpayers to host the event. Sklar said, "Currently we are reaching out to residents and businesses. The intent is certainly to bring additional business to our area." After running the numbers for staging the event in the Lummus Park - Ocean Drive area, he decided instead to protect Miami taxpayers and leave the event in Fort Lauderdale.

Although the event's fiscal value to the City has always been questionable, it has been a stunning success as a recruiting tool for the military. When the show opened in Fort Lauderdale in 1995, Florida was 26th in the nation for military recruiting.

Continued on page 7

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Air Show..Continued

After a decade of Air & Sea Shows, Florida has achieved recognition as the nation's most prolific recruiting machine. Commenting on the underlying rationale for the event's recruiting success, promoter Williams said, "For a long time the military was trying to connect to the American public. This shows the American people how their military dollars are being spent."

Another scenario envisions a split between McDonalds and Markoff stemming from some embarrassing legal entanglements. McDonalds has fashioned a business niche built on its reputation as a squeaky-clean family institution. In 2003, the millionaire was accused three times of being a peeping tom. Fort Lauderdale police records show claims that Markoff breached a local women's bedroom late at night uninvited. Another woman claimed to have confronted Markoff through her window causing him to drive off in his white Porsche tagged "Airshow" (as described in a police report). Another report filed on November 15, 2003 confirms that Markoff was accused of watching a 25-year-old woman shower from a walkway marked "no trespassing" in a chic East Las Olas development. The woman came out of her shower to see a man looking into her bedroom window, as per the police report. The man backed away and left on a motorcycle. However, he returned later, this time driving a car and wearing a different shirt, to resume looking into the window.

Following a year-long investigation that prompted the State Attorney into court, Markoff pleaded "no contest" to charges filed on October 8, 2004 resulting from his nocturnal voyeuristic proclivities. Adjudicated guilty of two trespassing charges, one loitering and prowling charge and one disorderly conduct charge, Circuit Judge Leonard Feiner sentenced Markoff to three years' probation conditional on his continued compliance with a plea agreement. Markoff had to submit a DNA sample, undergo annual polygraph testing about voyeuristic

behavior and, understandably, stay out of his neighbors' yards. Markoff was also mandated to make \$5000 contributions to assorted Women's support organizations including "Women in Distress". Additionally, he was precluded from entering the high-end Sunrise Key development, the scene of the crime, without the specific invitation and approval of every community resident.

The City and Markoff's corporate sponsors (such as McDonalds) were primarily concerned about the degree to which the resulting public relations train wreck would tarnish the event and its supporters. To their chagrin, Sun-Sentinel correspondent Brittany Wallman reported similar incidents in 1998 and 2001.

While the Air Show is seemingly history, Fleet Week activities are expected to continue unabated. Fleet Week has been sponsored by Broward Navy Days since 1990, when it was first incorporated. In 2001, when it merged with the Air & Sea Show, Broward Navy Days took a back seat. BND will now have to step up to the plate once again. The 501 C-3, Not-For-Profit, Florida Corporation is populated solely by volunteers. At least, they will help pull up some of the slack. While Fleet Week will never have the allure of the Air & Sea Show, it will never cost taxpayers a half million dollars.

Since most residents misinterpreted the promotional spin that the event was "good for the city" as a metaphor implying an annual financial boost for area merchants, they obligingly tolerated the four days of sonic booms each May (Thursday and Friday are for practice runs). Pleased with Ft. Lauderdale's event sponsorship and proud of patriotically applauding our men and women in harm's way, Barrier Island natives enjoyed planning events around watching the show from balconies, windows, and the beach. A few locals objected to the theatrical recreations of military exercises, characterizing the helicopter

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Parking Meters...Continued

Few carriers address sizable claims with their own funds. Instead, they purchase reinsurance protection. By duplicating this standard business model without the layers of corporate pork and the healthy profit, the Palm Beach group will receive benefits identical to those offered by Citizens at roughly 60% of the cost.

Richard Duer, the insurance pundit who engineered the concept and steered the Palm Beach group through their licensing trials, has addressed many Galt Mile associations during the past few years. Although he started working with both groups simultaneously, the Palm Beach group agreed to sponsor his efforts, financing the extensive licensing research and documentation required by the State. As such, the Galt Mile group deferred to our neighbors to the north. By agreement, we would wait until his pioneering efforts bore fruit, at which time Mr. Duer would duplicate the path he blazed for the Palm Beach group, absent the need for the financing that was required to develop an initial structure that complied with the State Insurance Department regulations

About a dozen Galt Mile associations have expressed their intention to take advantage of the savings when afforded the opportunity. That savings is expected to range from \$200,000 for some of the smaller associations to a half million dollars for more expensive structures. As expected, insurance carrier spokespersons are naturally opposed to any competition capable of undermining the need for their services. Industry media releases indicted private self-insurance entities for lacking the "assurance of trust" that accompanies recognizable brands such as Allstate, State Farm,

etc. Agents are also predisposed to advise against self insurance groups. While the trusts are mandated to use their services, agents naturally prefer the greater return guaranteed by selling a substantially more expensive product.

Keeping their promise, Duer and associate Tim Renfro contacted GMCA shortly after formation of the Palm Beach group was announced. At the February 4th Presidents Council meeting, they informed attendees about the relevant tenets of the new Palm Beach entity and how the benefits compare to the only alternative available to the vast majority of associations across the State; sky-high coverage through Citizens or the companies recently enfranchised to depopulate its client list. Several members complained bitterly that by cutting into their association budget, their current burdensome windstorm coverage is forcing longtime association neighbors on fixed incomes to consider relocating. They asked Duer how quickly Galt Mile Associations would be provided with a reasonable alternative.

Duer distributed handouts to inform members about the licensing process and assess the advantages of creating a viable alternative to Citizens. They also presented a PowerPoint demonstration to help interested members measure the risks attendant to participation in the private self-insurance windstorm product as compared to remaining dependent on Citizens. Duer said that interested associations should call Tim Renfro at 954-593-0325 to schedule a meeting wherein they would discuss the plan in depth and render a quote.

Responding to multiple requests for copies of the presentation, Presidents Council Chair Pio Ieraci asked Duer if he would send it to the Galt Mile Community Association for posting on the GMCA web site. To view the presentation or download a copy, go to the home page of the Galt Mile Community Association web site ([www.galtmile.com](http://www.galtmile.com)), scroll down to the headline "Meters Fixed and Insurance Plan Revived" in the center column and click. At the end of the article is a PowerPoint graphic linked to the Galt Mile Windstorm PowerPoint presentation. A link to the Palm Beach Windstorm Self-Insurance Trust web site is also available.

Parking Meters...Continued

Senator Atwater was stonewalled as he repeatedly questioned the actuarial acrobatics performed by Allstate in purchasing additional reinsurance adequate to justify a 43% rate increase despite dropping the 300,000 highest risk properties from its 500,000 property portfolio over the last few years. When asked whether the company's auto policies were profitable in Florida, Richardson turned away and shrugged his shoulders. Incredulous committee member Senator Mike Fasano (R-New Port Richey) exhorted, "You don't know whether you're making a profit?" Adhering to a strategy conjoining redundant requests for rate increases with an almost mechanical non-responsiveness, Richardson proclaimed, "I don't want to comment," followed by, "Inadequate rates have caused an operating loss that continues to grow. Allstate [Floridian] faces the very real risk of being wiped out in the event of a bad hurricane season." Absent a major policy shift, the prospect of these carriers fulfilling their commitment to reduce rates is - at best - dubious.

At about the same time, a group of 58 condominiums and cooperative associations in Palm Beach County became one of the first condominium self-insurance trusts to issue windstorm policies in Florida. The Palm Beach Windstorm Self Insurance Trust is the first independent risk pool authorized under last year's statute that was formed for the sole purpose of providing inexpensive coverage for its sponsoring associations. Other recent candidates were formed as business entities primarily concerned with soliciting association participation in exchange for management contracts and other commercial concessions.

Continental Management, the State's largest association management company and a subsidiary of the Toronto-based First Services conglomerate, utilized the self-insurance license it was granted on October 31, 2007 as an enticement for their management services. In contrast, the Palm Beach group's sole mission is to provide insurance at cost, about 40% less than Citizens charges. Given the huge windstorm component charged to associations for coverage, the savings is ordinarily measured in the \$100s of thousands. When the Palm Beach group was granted a license following the most exigent review ever performed by the Office of Insurance Regulation, Senator Jeff Atwater approved, stating, "Today marks a historic moment for the insurance industry in Florida. By using the self insurance option, these property associations are utilizing the cost saving insurance measures created by the legislature."

Following the approval, several media releases reported insurance industry claims that self insured groups were dangerous; contending that they were not admitted carriers and therefore unacceptable for mortgage purposes. Some reporters stated that they also suffered from inadequate funding and were therefore incapable of paying legitimate claims. In fact, the Office of Insurance Regulation confirmed that they are fully admitted carriers in the State of Florida and carry deeper coverage levels than most carriers. Another eerie complaint published by industry sources condemned the right of self-insured groups to assess members. Ironically, Citizens survives by assessments. Every nickel currently spent by Citizens to pay Hurricane damage claims is billed to property insurance policyholders throughout the State. Serendipitously, participation in the self-directed windstorm trust will actually relieve Galt Mile associations of their obligation to pay Citizens' unrelenting assessments.

Continued on page 12

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<b>16</b> Afternoon Tea Fairchild Tropical Gardens 3 to 5 p.m. Info.: 305-663-8059  Panthers vs. Atlanta Thrashers BankAtlantic Center 5 p.m. Tix.: 954-835-7825	<b>17</b>  Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>18</b>  Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	<b>19</b> Ft. Lauderdale Int'l Auto Show Broward Cty Convention Center Info.: 954-765-5900  Noon Tunes Stranahan Park "Castaways" (Pop/Rock) 11:30 a.m. to 1:30 p.m.	<b>20</b> Panthers vs. Carolina Hurricanes BankAtlantic Center 7:30 p.m. Tix.: 954-835-7825  GMCA Advisory Board Meeting Nick's Italian Restaurant 11 a.m.	<b>21</b> Playhouse Disney Live! BankAtlantic Center 3 p.m. & 6 p.m. Tix.: 954-835-SHOW  Purim  Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>22</b> Panthers vs. Tampa Bay Lightning BankAtlantic Center 7 p.m. Tix.: 954-835-7825  Pet Adoption in the Park CB Smith Park, Shelter #15 10 a.m. to 3 p.m.
<b>23</b> Easter    Orchid/Bromeliad Expo & Sale & Meet The Bunny Flamingo Gardens 9:30 a.m. to 4 p.m. Info.: 954-473-2955	<b>24</b>  Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>25</b>  April Fool's Day	<b>26</b>  Noon Tunes Stranahan Park "Rokee Hand Band" (Rock) 11:30 a.m. to 1:30 p.m.	<b>27</b>  Disney On Ice: Princess Wishes BankAtlantic Center Tix.: 954-835-SHOW	<b>28</b> Grand Canyon Adventure 3D IMAX Theatre  Movie Under the Stars "The Producers" Hagen Park  Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>29</b> Panthers vs. Washington Capitals BankAtlantic Center 7 p.m. Tix.: 954-835-7825  Def Leppard with Styx and REO Speedwagon Hard Rock Live 7 p.m. Tix.: 954-523-3309
<b>30</b> YMCA National Short Course Swimming & Diving Championship Ft. Lauderdale Aquatic Complex (Through 4/4) Info.: 954-828-4580	<b>31</b>  Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>1</b>  Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	<b>2</b>  Noon Tunes Stranahan Park "Rokee Hand Band" (Rock) 11:30 a.m. to 1:30 p.m.	<b>3</b>  Disney On Ice: Princess Wishes BankAtlantic Center Tix.: 954-835-SHOW	<b>4</b>  Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>5</b>  Tropical Fish Show & Sale (Through 4/6) Flamingo Gardens Info.: 954-473-2955
<b>6</b>  SUNDAY JAZZ BRUNCH On Riverwalk  Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	<b>7</b>  Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>8</b>  Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	<b>9</b>  Noon Tunes Stranahan Park "Rokee Hand Band" (Rock) 11:30 a.m. to 1:30 p.m.	<b>10</b>  Disney On Ice: Princess Wishes BankAtlantic Center Tix.: 954-835-SHOW	<b>11</b>  Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>12</b> Yard Sales Hagen Park 8 a.m. to 2 p.m.

## UPCOMING EVENTS IN OUR AREA

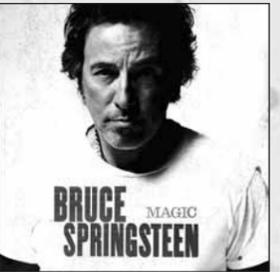
April 17 - August 31  
 Unbroken Ties  
 Fort Lauderdale Museum of Art  
 Info.: 954-525-5500

April 18  
 Bruce Springsteen & the E Street Band  
 BankAtlantic Center  
 Info.: 954-523-3309

April 19 - 20  
 Pride Under the Sun PrideFest 2008  
 War Memorial Auditorium  
 Info.: 954-561-2020

April 25  
 Movie Under the Stars  
 Hagen Park

April 26  
 Bon Jovi  
 BankAtlantic Center  
 Tix.: 954-523-3309



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May 10  
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Parking Meters...Continued

To demonstrate that they were just "ordinary folks" trying to make the best of a bad situation, insurance representatives bemoaned the exorbitant cost of reinsurance they were "forced to pass through" to policy holders, promising that 25% of the reactionary premium pricing would melt away if they could only buy reinsurance at reasonable rates. Like Santa, lawmakers broke the budget piñata and pumped \$12 billion into fulfilling their wish with the proviso that savings inure to ratepayers, not the company's bottom line. Heeding the proverbial admonition to be careful what you wish for, industry pundits inserted a protective caveat: The carriers needed a few years without back-breaking hurricanes to convince elements of the reinsurance market that they were overreacting. With access to cheap money and no new claims for a few years, Commissioner McCarty scrutinized rate submissions to ensure compliance with the one-year old statute.

When some carriers submitted new rate schedules that clearly didn't reflect the new cost savings, he sent them back to "try harder". Generally they returned with rate cuts more in line with their promises and the Commissioner's expectations. However, about a third of the carriers thumbed their nose at the State, comfortable that the state's need for them exceeded their need for access to the Florida market. Emboldened by what they took as the State's capitulation during the special session on insurance, major carriers like Allstate requested rate hikes from 28% to 43%. The submissions were accompanied by mostly anecdotal support, blaming costly reinsurance, hurricane risk models that read like episodes from the Twilight Zone and slavish deference to insurance ratings organizations. McCarty subpoenaed documentary proof of Allstate's claims.

When Allstate produced half the requested documentation and a 51-page objection to the rest on mostly spurious grounds, McCarty pulled their license to sell insurance in Florida. An Appeals Court stayed the action, sending the parties into a dilatory legal two-step. Since McCarty enjoys the Governor's support, Allstate will eventually have to cough up documentation that demonstrates their ties to the expensive reinsurance carrier they selected despite the availability of cheap FHCF funds, their relationship to the modeling company that ignored the absence of hurricanes for two years and the rating agencies to which they are ostensibly catering.

Simultaneously, a Senate Committee appointed to ensure that the State receive the rate cuts promised by the industry scheduled hearings to enforce compliance. The Galt Mile's voice in the Senate, Jeff Atwater, co-chairs the Senate Select Committee on Insurance Accountability with Hollywood Senator Steven Geller. The success of either the Insurance Office hearings or the Senate hearings is predicated on the extent to which the carriers are concerned about retribution by either jurisdiction.

Although infuriated by the nonchalant demeanor with which Allstate executives and those of other carriers imparted to State officials that Florida Insurance Statutes have little impact on how they conduct business, McCarty, Atwater and Geller remain undeterred in their quest for clarification of suspicious corporate inconsistencies. While interrogating insurance executives during the February 5th hearing about how computer risk models are used in rate filings, 3 out of 5 companies admitted ignoring State insurance regulations. After using an approved computer model to help forecast potential storm damage losses, they modified the results with data from a controversial new model that isn't approved by the state. Allstate Floridian's chief executive Joseph Richardson told the Senate panel that while the state statute says insurers must use the approved model, it doesn't preclude using data from an unapproved one. A flustered Senator Geller remarked, "Only an insurance industry lawyer could read the statute like that. I thought the intent of the statute was clear: Insurers could only use the models approved by the Florida Hurricane Loss Prevention Methodology Commission."

Continued on page 9

New card-enabled Galt meters off at 6 p.m.



Senator  
Jeffrey  
Atwater  
Investigates  
Insurance

## IRREGULARITIES

*\*Last January, a joint proclamation issued by Governor Charlie Crist, Senate President Ken Pruitt and House Speaker Marco Rubio announced a special legislative session from January 16th to January 22, 2007 to address skyrocketing property insurance rates. Although the Special Session didn't cure the insurance crisis, it hit all 4 issues enumerated in the January 9th joint proclamation - producing legislation to reduce property insurance premiums, reduce their future rate of growth, improve the availability and stability of property insurance and plug mitigation-related deficits in the State's building code.*

*Prior to the special session, Florida's carriers uniformly declared that nervous reinsurers were hiking costs based on new "worst case scenario" storm damage models created in response to the previous two devastating hurricane seasons. Insurance companies said that 25% of their premiums were attributable to these reinsurance cost increases. As part of the legislature's insurance reform, carriers were afforded access to the Florida Hurricane Catastrophe Fund's (CAT Fund) below-market reinsurance rates, expanding available resources from \$16 billion to \$28 billion, with the caveat that private insurers pass all of the realized savings to their ratepayers.*

*As last January's special session for Insurance came to a close, conflicting political interests undermined attempts to improve prospects for an equitable insurance market. In an eleventh hour effort, District 25 Senator Jeffrey Atwater solicited the approval of Governor Crist and Senator Pruitt to take a final run at reorganizing Citizens Insurance, a critical component of any reform package. Following a marathon negotiation with Citizens officials, Atwater announced Citizens' transformation into a competitive insurance entity instead of remaining as an unsustainable fiscal basket case. Until the session's new market stabilization measures could produce results, only a viable "Citizens" could provide the required interim life-support for abandoned property owners. Because Atwater provided the final catalyst for the legislative insurance package - Crist, Pruitt and Rubio were able to close the session with an exclamation of success instead of an apologetic promise to "try again next year."*

*When Allstate's Florida "dummy" corporations (Allstate Floridian Insurance Co. and Allstate Floridian Indemnity Co.) asked for rate increases last month ranging from 28.3% to 41.9% instead of lowering rates as promised, insurance officials went ballistic. At hearings called by*

Continued on page 15

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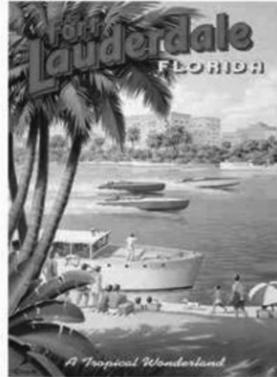
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extra quarter, precipitated the problem. With the assistance of City Manager George Gretsas, our City Commissioner was able to elicit the timing adjustment needed to defuse this impediment to the neighborhood's commercial revival. When Presidents Council Chair Pio Ieraci thanked Commissioner Teel for her help with settling this dilemma, he was joined by the entire membership. After the applause abated, the membership returned their focus to considering a possible resolution to onerous property insurance premiums.

Included in last year's special session property insurance reform package was a provision that opened the Florida Hurricane Catastrophe Fund to carriers complaining about unreasonably high reinsurance costs. Industry spokespersons and company executives blamed reinsurers for "running scared." New "worst case" hurricane risk models were commissioned by reinsurers to justify rates adequate to finance rebuilding entire counties from the ground up. To start with, they extrapolated the damage costs of the previous two multi-event seasons, salting in prognostications for ten to fifteen consecutive years of worsening storm damage. Secondly, they insisted that their fiduciary responsibility to stockholders mandated additional layers of fiscal insulation incremental to those supported by radically skewed meteorological risk models.

Continued on page 8

**PRESIDENT'S COUNCIL REVIEW  
PARKING METER FIX & REVIVED GALT MILE  
INSURANCE PLAN**

On Monday, February 4th, the Galt Mile Community Association Presidents Council convened a meeting at Regency Tower. Recent events dictated the addition of a late agenda entry. In mid-January, widespread media focus was heaped on several critical property insurance issues. The state's Office of Insurance Regulation (OIR) received requests from several major insurance carriers for permission to sling-shot rates into the ionosphere. Shocked silly by the unexpected bad news, Insurance Commissioner Kevin McCarty formally requested their underlying rationale for such substantial premium hikes.

Also addressed at the meeting was the City's reversal of a September ruling that adjusted the cutoff time for local parking meters from 6 PM to midnight. Fort Lauderdale Commissioner Christine Teel announced that the City's initial decision to increase rates from 25 to 50 cents and extend the meters' operational functionality through midnight threatened the viability of many Galt Mile businesses struggling to survive post-Hurricane Wilma repair closings and subsequently revive local patronage. The negligible meter collections realized between 6 PM and midnight were dwarfed by the financial losses experienced by local restaurants and shops due to customers enraged by unexpected and expensive parking tickets. Longtime patrons of stores and eateries parked in the same areas for years without having to feed the meter after 6 PM. Unaware of the meter changes, many of these snowbirds would park in these familiar spots upon coming to town, eat dinner and find a \$25 ticket on their windshield. Although clearly no fault of the merchant, these customers would affirm their intentions to eat and shop elsewhere in the future.

Petitioned for relief by the Galt Mile Community Association as well as hundreds of local residents and merchants, Commissioner Teel fought to roll the meters' shut down time back to 6 PM. The increased 50 cent rate, however, remained intact since the meters' timing, not the required

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Atwater...Continued

Insurance Commissioner Kevin McCarty, Allstate withdrew the request, hoping to deter the Office of Insurance Regulation (OIR) from demanding further illumination of their relationships with insurance trade associations, insurance rating organizations, affiliated reinsurers and risk modeling companies in an effort to investigate the prospect of corporate collusion to justify artificially engineered rate increases.

Failing to produce documents subpoenaed by the State, Allstate instead submitted a 51-page objection; either citing the data's protected proprietary status or exclaiming its irrelevance. Commissioner McCarty pointed out that rate filings posted on the Office of Insurance Regulation website were cynically being characterized as trade secrets in the objection, although they are already a matter of public record. McCarty remained undeterred and, with the assistance of newly recruited actuary and consumer advocate J. Robert Hunter, continued to press for the suspected proof of wrongdoing. When McCarty suspended the carrier's ability to write new Florida policies for their refusal to comply with the subpoena, the Florida First District Court of Appeal decided to grant an immediate stay, precipitating an ongoing game of legal ping-pong between the OIR and Allstate. When Allstate's actions are taken in conjunction with its recent severe reduction in home policy renewals, it supports testimony from company executives revealing a plan code-named "Bermuda High", which encompasses Allstate's strategy to shift marketing focus to profitable auto insurance sales.

Having intimately participated in developing the State's rate stabilization plan, Senator Atwater's subsequent industry oversight has been intense and unrelenting. Upon noticing that carrier requests for rate increases were less in the nature of intermittent exceptions but seemingly part of a formulaic

industry assault, Atwater lobbied the creation of a Senate Committee charged with actualizing the special session's legislative intent - lowering rates. While Galt Mile residents look to Atwater for representation in the Florida Senate, Senate peers and Governor Crist are relying on his extensive fiscal background and proven networking capabilities to ensure that ratepayers aren't victimized by what appears to be an industry strategy to enhance profits.

Accordingly, the Senate Select Committee on Property Insurance Accountability was empanelled to confront carriers that have brazenly defaulted on their promise to pass reinsurance savings through to customers. Co-chaired by Senators Jeffrey Atwater and Steven Geller, the committee scheduled three hearings for January 23rd, February 4th and February 5th. Since more than 33% of Florida's carriers have already requested increases despite experiencing lower costs, the January 23rd hearing probed the claimed rationale for what appears to be unjustified non-compliance with the year-old Statute.

On January 29th, the Senator corresponded with constituents, notifying them about his Committee's mandate, "As you know, the Senate Select Committee on Property Insurance Accountability has begun its investigation into insurance providers in our state. I thought this would be an important time to inform your neighbors about this process and let them know to keep an eye on this important investigation. Hence, I submit this op-ed for your consideration. As always, please let me know if there is any additional information that might be helpful." For the Senator's take on this critical issue, Read on: - [Editor]\*

Continued on page 17

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Air Show...Continued

Markoff continued to build corporate support through last year, assembling a \$5 million sponsorship network. Markoff and the City have been feuding for the past four years about the provision of support services. The Air & Sea Show was originally arranged as a self-sustaining event. In 1999, the city offered to provide certain services on the cuff. When City finances experienced a train wreck in 2003, contract renewal negotiations toughened. Commissioners made clear that the City's gesture of support made when Fort Lauderdale was fiscally healthy needed rethinking.

The show was a cash cow for its promoters, MDM Group Ltd. and subsidiary Pro Series Inc., bringing in millions every year. According to show spokesperson Elaine Fitzgerald, the show costs owner Pro Series Inc. about \$4 million to produce. The U.S. military contributes the planes and fighter jets, boats and military personnel while Pro Series Inc. pays for aircraft and sea-craft fuel, lodging and food for the various military crews, and conveniences for hosted military VIPs. In addition to police and fire rescue personnel, the city provides truckloads of sanitation services and the Parks staff required for the post-event beach rehab.

Senior sponsor McDonald's shelled out \$3 million each year for Title sponsorship alone. TV revenues, promotional sales and enormous corporate financial support (40 + corporate sponsors) all inured to the promoters' bottom line. When the City tried to propose a return to the Show supporting itself, Executive Producer Markoff of MDM Group and Johnny Williams, Esq. (Executive Director, Air & Sea Show) of Pro Series Inc. slammed the door. The promoters not only refused to open their books to the City, they threatened to sue if the City didn't continue the gratis services. At a time when Fort Lauderdale's budget was hemorrhaging, services were cut and layoffs circled above employees' heads like vultures, the promoters felt it appropriate to force the residents of Fort Lauderdale to foot the bill for their "free" show.

At a June 17, 2004 GMCA Advisory Board meeting, Commissioner Christine Teel explained that the City provided \$458,571 in Fire-Rescue, Public Services, Parks & Recreation and Police Services to the Air-Sea Show for which the promoters reimbursed the city \$171,039. Parking revenues of \$43,634 helped lighten the bloodletting. The rest, \$243,898, was picked up by the City's taxpayers. Not exactly a free show. Every year since then, Markoff has threatened to move his traveling circus to Miami, Daytona or elsewhere on the coast.

Despite promoter claims that the show represents a windfall for local vendors, President Nicki Grossman of the Greater Fort Lauderdale Convention and Visitors Bureau (GFLCVB) contends that while the few hundred thousand people it attracts to the beach over the weekend generate about \$4 million, it is unclear how much of that benefits the local economy. "It is worth a lot in terms of image, and it's a great patriotic boost," Grossman said. "But it's not a reliable source of room nights." The reaction of local merchants to the show's departure has been mixed. The tepid annual feedback from local retailers and restaurateurs along the beach and in surrounding communities has convinced Grossman that the show's impact on area businesses as a whole is marginal. She stated, "All restaurants tell us is that it doesn't generate a whole lot of business."

Continued on page 5

Atwater...Continued

OP-ED: TIME FOR INSURANCE COMPANIES TO EXPLAIN RATES

Dear Friends,  
Exactly one year after Governor Crist signed legislation designed to lower property insurance premiums, the Florida Senate has convened a special Select Committee to investigate why certain insurance companies are not passing the savings on to policyholders, as required by law.

In December, I called for the creation of a Senate Select Committee on Property Insurance Accountability. The purpose of the committee is to uncover why insurance companies failed to lower premiums after the State took on a substantial portion of risk. We have now notified selected insurance company executives that we will require them to testify under oath about their pricing practices and increased profits.

The committee initiated our work last week with expert testimony from J. Robert Hunter, a former Texas insurance commissioner and high-ranking official in both Republican and Democratic administrations in Washington. Mr. Hunter told the Select Committee that, had certain insurers followed the law, their customers would have seen bigger premium reductions.

Insurance companies testified a year ago that the biggest reason for mounting rates following the 2004-2005 hurricane seasons was the cost of reinsurance - coverage insurers themselves purchase for catastrophic events. To help alleviate this burden on Floridians, the State agreed to provide reinsurance at a fraction of the price

charged by commercial reinsurers with the understanding that 100 percent of the savings would be passed along to consumers.

Mr. Hunter concluded that instead of passing along the savings to Floridians, a number of large insurance companies wrongfully diverted those discounts to other purposes including: excess profits, buying back stock and purchasing unnecessary excess reinsurance from related or parent companies at inflated prices.

State Insurance Commissioner Kevin McCarty was careful to indicate that not all companies failed to reduce rates. McCarty presented a list of companies that cut premium costs to their customers by 20 to 30 percent. By contrast, the Insurance Commissioner pointed out that the better known, national brand name insurers had offered far smaller decreases and some had the audacity to seek rate increases which the state quickly denied. Floridians have serious questions about what happened to the savings we were promised. Those insurance companies that received the benefit of placing their reinsurance risk on the backs of the people of Florida in exchange for rate relief now owe our citizens some answers. Those answers should lead to fair and honest dealings with policyholders. The Select Committee is not out to arbitrarily punish insurers. But we are determined that all Floridians should see the relief they were promised, and we will pursue that goal with the full force of the law.

That's why our Select Committee is holding public hearings and putting witnesses under oath. The Legislature is pressing hard to alleviate the burden on homeowners. It's time for insurance companies to hold up their end of the deal. •

Senator Jeff Atwater

Co-Chair, Select Committee on Insurance Accountability

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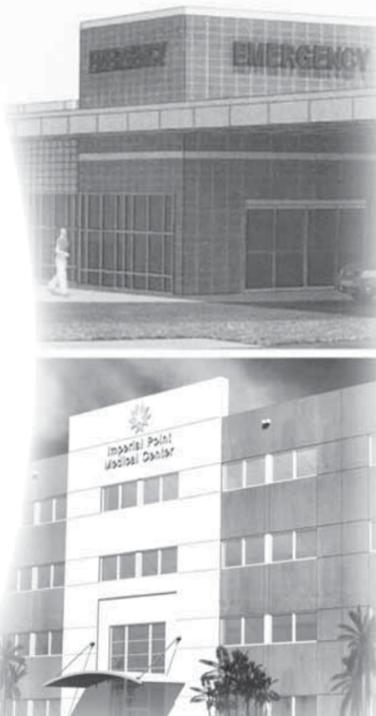


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