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  - Coral Ridge Towers East
  - Coral Ridge Towers North
  - Coral Ridge Towers South
  - Edgewater Arms
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When the Galt Ocean Mile was under development, the oceanfront luxury housing projects utilized structural technologies which were considered "cutting edge". With time, these systems sank into obsolescence. When the diminished integrity of these aging structural elements presented safety threats or their growing inefficiency increased operational costs, Associations would adjust their budgets to include upgrades. Over the years, backup generators, elevators, fire safety systems, roofs and video security were modernized with second and third generation improvements. In certain cases, wholesale upgrades were motivated by unexpected environmental changes such as the serial hurricanes prompting the need for improved window and door protection. As plumbing risers fell prey to internal erosion, attendant leaks and floods were cured by the installation of replacement pipes.

In South Florida, air conditioning is not an amenity; it is a necessity. All along the block, the original equipment used to provide cooling deteriorated from age and wear even as its underlying technology became obsolete. As these systems broke down, most associations opted to upgrade to newer, more efficient replacements. Following the one-time expense attached to the installation of one or more cooling water towers, operational and maintenance costs plummeted. As an added benefit, the owners occupying higher floors who were long deprived of adequate cooling were finally made comfortable. Facing other expenses or engineering obstacles, some associations left their original systems on life support, subjecting themselves to huge maintenance and repair bills while holding things together with truckloads of crazy glue.

These original systems required that every Galt Mile association vent its HVAC condensate and/or water utilized for heat exchange into the ocean through large outfall pipes that were buried under the beach. As tidal erosion washed away the sand, the exposed pipes became increasingly prominent tripping hazards and offensive eyesores. As these deteriorating systems were replaced by more efficient ones based on cooling towers, most associations removed these obsolete rusting safety hazards. Some did not. For a variety of reasons, five Galt Mile associations are still using them.

Several years ago, the Florida Department of Environmental Protection (DEP) contacted oceanfront buildings, alerting them to new permitting requirements for these structures. Conveying a laundry list of environmental concerns, any association insisting on maintaining these pipes had to submit accurate and current engineering and environmental feedback about the outflow composition, ambient water temperature and reams of ancillary data. After meeting with DEP officials, several engineers retained for this purpose reported that DEP's wish list included ridding the coast of these dinosaurs. Evidently, they suffered bad experiences with similar structures in other parts of the State. While the Galt Mile pipes discharge innocuous condensate, stormwater runoff or well water subjected to heat-exchange, other pipes drain all manner of offensive materials into the ocean. Coral reef advocates claimed that the pipes were adversely affecting water quality and carving significant gullies into the beach and ocean bottoms. Testing by retained engineers and the Broward County Environmental Protection Department (EPD) dispelled these allegations as they apply to the Galt Mile outfall pipes.

Continued on page 5



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Bogdanoff...Continued

Companies could not continue to employ that strategy and continue to expect stockholders to tolerate it. However, each state controls the rate filings and regardless of where else a company writes coverage, companies consistently complain that it is difficult to get a rate filing through Florida. While at first glance this appears to be a protector to the public, it is discouraged competition in the marketplace further driving premiums up because Citizens remains the only viable market in Florida. Carriers will not write coverage if they cannot obtain sufficient premiums to sustain a catastrophic loss. This also serves the taxpayers, because the risk is transferred to the state for any carrier that closes its doors after a Hurricane. The last thing this state can afford is for insurance to compete with other state needs such as education, Medicaid, children's services.

**SURCHARGES** – By Citizens charging actuarial sound rates, there should not be charges on the back end in the form of surcharges or increased taxes

**REINSURANCE MARKET** – Reducing primary insurance carriers need for re-insurance

**CHERRY PICKING** – Creation of scientifically justified geographical zones that require insurance companies to maintain a certain minimum risk based on their capacity in each zone. There will always be risks that the private market will refuse to cover due to loss history and/or the risk. For those risks that private market will not cover, Citizens will provide basic coverage.

**BUILDING UP THE CAT FUND** – The state should consider taking a portion of those revenues it provides to "rainy day" fund and transferring them to Cat Fund. We must be prepared for the predicted 100 billion dollar storm that will occur within the next 10-20 years.

**ARBITRARY DECISION MAKING BY INSURANCE COMPANIES** – There is a perception that many of the insurance companies' decisions on whether to insure a risk are arbitrary. For instance, the companies decline east of I-95, which seems to be a magical line that determines the potential for loss. Additionally, companies have flatly denied all risks where the home was built prior to a certain date. The state must do what is necessary to eliminate the arbitrary nature of these decisions without micro managing the underwriting process.

**HIGH COST OF TAKE OUT CARRIERS** – Insureds are forced into the private market and are seeing increases at 2 to 3 times their Citizens' premium. It is imperative to explore transitional actions to assist policyholders during phase in of actuarially sound premiums. Until the market forces work to reduce premiums, Citizens could provide insureds for a period of 2-3 years, who are forced into the private market, to consider a DP1 or DP2 policy in Citizens if their private premium is twice the Citizens' premium.

Until next time...

*Please send any comments or ideas about this plan or alternative approaches to ameliorating the insurance catastrophe we all face to Ellyn. They could possibly be added to this list of Concerns and Responses and/or incorporated into the plan. We will monitor its progress during the upcoming session. Ellyn can be reached by phone: (954) 762-3757, email: ellynb@bell-south.net. More extensive contact information is available on the "Report Card" page on the Galt Mile Community Association web site (www.galtmile.com).*

*Additional information about the Insurance dilemma, legislative land mines, benefit chicanery and other critical issues is available on the GMCA web site. Click on Issues on the navigation bar and scroll down to "Politics and Parlor Tricks in Tallahassee" and click to the Tallahassee page. – [editor]•*

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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SUN	MON	TUE	WED	THU	FRI	SAT
<b>12</b> Urban Outdoor Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 3 p.m.	<b>13</b> Panthers vs WSH Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	<b>14</b>	<b>15</b> America Recycles Day Stranahan Park 11 to 2 p.m.	<b>16</b> GMCA Advisory Board Meeting Pa DeGennaro's 11 a.m. Panthers vs MTL Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	<b>17</b> Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>18</b>
<b>19</b> Temptations & the Four Tops Broward Center Tix.: 954-462-0222	<b>20</b> Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>21</b> Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	<b>22</b> White Party Week Begins Event Details & Schedule: www.careresource.org	<b>23</b> Thanksgiving	<b>24</b> Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>25</b> Maroone Moonlight Movies (African Queen) Huizenga Plaza @ Sunset Info.: 954-525-FILM
<b>26</b> Fiesta Ft Lauderdale Las Olas Riverfront 11 a.m. to 5 p.m. Info.: 954-527-0627	<b>27</b>	<b>28</b> Christmas on Las Olas Info.: 954.937.7386 Panthers vs MTL Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	<b>29</b>	<b>30</b>	<b>1</b> Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>2</b> Buzz Bake Sale Sound Advice Amph. tix.: 954-523-3309
<b>3</b> Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	<b>4</b> Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>5</b> Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	<b>6</b>	<b>7</b> Evening @ the Plaza Outrageous Framing 3000 N Federal Hwy 6 to 9 p.m. Info.: 954-537-9320	<b>8</b> Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>9</b> Winterfest Black Tie Ball Seminole Hard Rock Hotel & Casino 6 to midnight Tix.: 954-767-0686
<b>10</b>	<b>11</b>	<b>12</b> Panthers vs ANA Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	<b>13</b>	<b>14</b>	<b>15</b> Chanukah Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	<b>16</b> WinterFest Boat Parade Intracoastal Waterway 6:30 p.m.

## A look ahead

- December 21 Florida Panthers v New York Rangers Bank Atlantic Center, Tix.: www.floridapanthers.com
- December 22 Santa on the Beach
- December 21-24 George Balanchine's The Nutcracker Broward Center, Tix.: 954-462-0222
- December 23 Maroone Moonlight Movie Huizenga Plaza, Film Starts @ Sunset
- December 31 Downtown Countdown Himmarshee
- January 2 FEDEX Orange Bowl Dolphins Stadium, 8 p.m., tix.: www.orangebowl.org



Pipes...Continued

Last December, a decidedly hostile notice was received from DEP reaffirming their concerns. Several affected Galt Mile associations contacted the DEP Southeast District Office in West Palm Beach and communicated with Linda Horne, the District's Environmental Administrator of Water Resources. Pending a successful outcome of the reef impact monitoring, Segment II (Fort Lauderdale) of the beach renourishment is scheduled to drop about 100 feet of additional sandy beach over the existing Galt Mile shoreline, completely covering any remaining outfall pipes. While the pipes could conceivably undergo an expensive 100 foot extension, the attendant construction would require a permit from the State. Florida DEP, whose approval would be required for such a permit, is strongly averse to the perpetuation of these pipes. Despite the absence of any real environmental indictment, it became apparent that their days were numbered.

Stephen Higgins of the Broward County Environmental Protection Department's (EPD) Biological Resource Division is the main architect of the Broward Beach Protection Project. A jurisdictional agreement between Florida DEP and Broward EPD has empowered Higgins to represent DEP in certain matters wherein they share mutual interests. In that he was wearing the hat of virtually every environmental agency involved in this conundrum, Higgins agreed to act as liaison between the affected associations and the DEP. On September 11th, the Galt Mile Community Association sponsored a 6:45 PM special meeting at the Ocean Club Condominium to address the issue. Representatives of seven Galt Mile Associations with outfall pipes in varying states of functionality met with Mr. Higgins to formulate an effective plan of action.

Co-Chaired by GMCA Vice President Pio Ieraci and Secretary Eric Berkowitz, the meeting began with every attending association describing the status of their existing outfall structures. Galt Ocean Club President Pio Ieraci said that with the installation of water towers on their roof, "the pipe behind Galt Ocean Club had been relegated to a non-functional remnant." President P.D. Foster and Manager Herb Santiago of meeting host Ocean Club claimed two pipes that were currently operational. Accompanied by Treasurer John Toklucu and Director Ismet Baker, Plaza East President Rich Loarie described their two operational pipes as performing different functions. He stated, "Cool salt water from a well is discharged into the ocean after being warmed by an air conditioning heat exchange. The second pipe drains collected stormwater into the ocean." Ocean Summit Director Russell Bailey said his association has one operational outfall pipe. Plaza South's Andy Survival stated that they had two operational pipes. Accompanied by Marlene Katkin, Fountainhead Manager Carl Ellis explained that since they recently installed water towers, he anticipates that their one pipe will be rendered non-operational in about a month. Edgewater Arms also has a non-operational pipe.

Beach Erosion Administrator Higgins explained that since the land below the mean high water line belongs to the State of Florida, DEP had significant jurisdictional standing in determining the fate of the outfall pipes. Since they represent an irresolvable obstacle to the Beach Protection Project, the pipes would have to go by the time that the project started up again in 2008. Higgins elaborated, "Other considerations aside, the DEP can hold the Beach Project hostage to the removal of these structures." Rich Loarie asked Higgins about the underlying rationale for performing beach renourishment. Higgins responded, "While the beaches are a critically important recreational resource and provide a unique environmental habitat, their greatest value derives from the protection they provide to lives and property in coastal communities. They are our best defense against storm damage."

Responding to queries by several attendees, Mr. Higgins mediated a discussion about functional alternatives to outfall pipes. When Herb Santiago expressed interest in replacing the pipe's discharge function with a well, Pio Ieraci, Carl Ellis and Eric Berkowitz all agreed that, given the cost and the potentially erratic performance of wells, water towers were clearly a preferable option.

Continued on page 9

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Bogdanoff..Continued

(Note: Citizens, as the leading homeowners market in Florida, should set the pace for underwriting guidelines that will shape the future of the Florida Homeowner policy in the private market.)

Other Consumer Mitigation Measures

1. Provide continued State backed Low Interest Loans/Grant Programs for qualified individuals for Roof Repair and Replacement
2. MySafeFloridaHome – Continue providing funding to encourage precautionary measures using general revenues and other potential revenue sources
3. Landscape Mitigation – Provide statewide standards to establish "hurricane friendly" landscape regulations. Supersede local ordinances that penalize homeowners that responsibly choose to hurricane proof their landscape.
4. Require companies to establish minimum credits and publish their Premium Credits for mitigation available from private insurers. For example: a homeowner should know in advance what the premium saving will be for installing shutters, etc.

**REGULATORY CHANGES TO PROVIDE  
LONG TERM STABILITY AND PREDICTABILITY**

In order to ensure long term stability, Citizens must eliminate its role as a primary insurer and stop its direct competition with the private insurance market. Additionally, Citizens must establish itself as an excess market – a safety net for Florida Homeowner's Insurance.

Citizens will gradually reduce the state's role as the primary insurer of risk, which will protect taxpayers in the event of a major hurricane. The creation of a state funded excess insurance product administered by the primary carriers should increase the availability of affordable primary coverage through the private market. This state funded product will provide an appropriate safety net for taxpayers by allowing them to fully insure their property, while limiting the voluntary market's exposure. This "layered risk" approach will provide additional protection at levels below the catastrophic fund on a per risk basis, potentially reducing the cost of reinsurance for the private market and passing that cost saving to the consumer. Currently, the reinsurance costs in the private market are driving the premiums to excessive levels. This design should help ease that burden.

This new product will provide property coverage only on a "broad perils" basis to allow for better pricing than "wind" only coverage. No liability coverage will be afforded under this design.

**REDEFINING THE STATE'S ROLE IN INSURING PROPERTY RISKS**

Over the course of a reasonable number of years, reform Citizens to make it a carrier providing only limited products, as well as the Florida Excess Coverage Carrier described above. This transition period will allow for insureds to obtain coverage in alternative markets. In the event no market is available, then they will be able to obtain coverage through Citizens.

- Preclude Citizens from writing new HO3 policies (comprehensive homeowner's policies including all risk coverage and liability) in order to limit state's involvement, increase competition and encourage private carriers to return to the market

Continued on page 15

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Teel...Continued

The park boasts a tennis center with seven Deco-Turf lighted hard courts and a pro shop, a playground, two basketball courts, lighted athletic fields and a nature trail. Its two boat ramps feed into a lagoon on the Middle River, accommodating various water sports including kayaking, canoeing, and water skiing. The aquatic sports activities and the tennis center represent the park's main draw. Commissioner Teel announced the opening of the park's new Community Center with functionality similar to that of our Beach Community Center. Seated next to Broward Commissioner Jim Scott during the meeting, she turned to Scott and revisited events that led to the Center's creation.

In 2004, Commissioner Scott allocated nearly \$450,000 from his discretionary commission bond funds for the construction of the community center. The City added funds and will operate the facility. The new center houses a meeting room that will accommodate one hundred people for community gatherings and as a new polling place for residents. Other new facilities include ADA-compliant (Americans with Disabilities Act) bathrooms, as well as a kitchen and office space.

The Vice Mayor thanked Commissioner Scott for his part in adding this valuable new asset to the Park. A ribbon cutting ceremony was scheduled from 10:00 a.m. - 12:00 p.m. on September 30th to celebrate the new community center at George English Park, 1101 Bayview Drive in Fort Lauderdale. Planned activities included live tennis demonstrations, a tree giveaway, bounce house and face painting.

Vice Mayor Teel related an incident that took place at the Shore Club to focus attention on individual responsibilities inherent in unit

ownership. A snow bird left an electronic paper shredder connected after leaving for the season. Unnoticed by the owner, the machine apparently jammed during use. In accord with its software programming, the paper shredder defaulted to a state of perpetual expulsion, remaining on while continually attempting to relieve itself of a perceived clog. Its frenetic efforts ignited a fire in the unit. Although contained, it demonstrated the importance of disconnecting every potential safety hazard prior to closing an unattended unit.

Commissioner Teel disclosed that she received notification from Fort Lauderdale Fire-Rescue that they were sponsoring some classes for which attendance is being offered to residents. When asked if they included the AED-CPR classes required for defibrillator certification, she answered that she was unaware of the class particulars. Before the City experienced its budgetary dilemma, AED-CPR certification classes were given by Fire-Rescue for personnel training. To engender good community relations they permitted attendance by residence. When the budget balloon burst, classes were closed to the public. Since the city has recovered its fiscal footing, there's no reason why they shouldn't permit certification class access to those residents participating in approved AED installations. We agree!

District I Commissioner Christine Teel represents the Galt Mile neighborhood in City Hall. Since gaining her commission seat, she has developed an in-depth familiarity with our community's difficulties and an open door policy for constituent input. To facilitate this input, she hosts bi-weekly "Pre-agenda meetings" in the Beach Community Center at 3351 NE 33rd Avenue the evening before every City Commission meeting. At these informal events, residents have the opportunity to familiarize themselves with community and municipal issues as well as influence their outcome. Meeting dates and times are posted on the Galt Mile Community Association web site ([www.galtmile.com](http://www.galtmile.com)) on the left sidebar of the Home page and in the Calendar. All residents are invited to attend! •

Pipes...Continued

Carl Ellis explained that after Fountainhead performed an extensive study of their alternatives, they determined that the advantages of the water tower option were overwhelming. Eric Berkowitz explained that the 190-foot exfiltration well recently installed in Regency Tower was connected by a system of French drains to association catch basins, relieving the garage of stormwater floods suffered even during moderate rain events. Since Regency Tower has a rooftop water tower, the well need not contribute to any cooling function. Rich Loarie and Ismet Baker concurred, stating that Plaza East is favorable to installing water towers.

When Andy Surdival asked Higgins what Broward County would do if still faced with remaining outfall pipes when the project recommences, he responded, "The County would have to remove them prior to installing the sand." He admonished that he couldn't confirm whether or not the County would pass the cost to the Association. Since the existing pipes all extend past the mean high water line and are partially located on State-owned land, a DEP permit is required prior to their removal. Broward County's direct or indirect participation in excising these outfall pipes will be an invaluable asset when contending with the mind-numbing DEP permit process. When asked about the cost of removing these structures, Higgins recounted an incident wherein the county removed old groins extending 150 into the ocean. He said, "The cost of removing 40 of these structures and hauling them away via dump trucks was \$300,000."

Since permits to extend these structures appear to be unattainable, every association relying on them for cooling or drainage must have an alternative in place by the time that Broward sees to their removal. According to manager Carl Ellis, it took about a year from their initial feasibility study before Fountainhead could install their water towers. While most Associations can safely install water towers on their roofs, two exceptions were considered. Due to their extreme weight when filled, they are generally situated directly above accessible building columns. Absent that configuration, either additional I-bar support must be constructed to redistribute the weight or the water towers must be relocated to ground level. Herb Santiago expressed Ocean Club's unique dilemma. Since their roof is already covered with a basketball court and a swimming pool, installation of a water tower would have to be at ground level. Given that water towers are somewhat noisy, additional sound insulation would be required.

In conclusion, with Fountainhead's impending outfall pipe deactivation next month, only Plaza East, Plaza South, Ocean Club and Ocean Summit face the beach renourishment removal deadline. While they are in varying stages of contending with this unavoidable requirement, Mr. Higgins conjectured that there is enough time to perform any preliminary studies, develop a scope of work and complete construction prior to commencement of the Segment II renourishment. On the bright side, it is conceivable that Broward County may actually remove any remaining pipes at that time. That is an enormous benefit to associations that ordinarily would be forced to navigate a difficult DEP permit process prior to an expensive extraction procedure. The unit owners of those associations facing the systems upgrade will realize a secondary benefit already enjoyed by their neighbors. Simply put, they will spend less money to cool their homes! •



Broward Beach Administrator, Stephen Higgins, with Broward Commissioner Ilene Lieberman.

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## FROM THE OFFICE OF REPRESENTATIVE

### ELLYN BOGDANOFF

Last December, District 91 Statehouse Representative Elyn Setnor Bogdanoff discussed the insurance crisis with GMCA officials, reviewing some of the legislative options being considered prior to the 2006 session. Given Tallahassee's disappointing lack of progress in ameliorating the insurance environment, Bogdanoff has committed to drafting a comprehensive proposal for reform. Characterizing insurance as "at the top of everyone's list", she has compiled "a working document" - evolving in response to the input and feedback she receives from constituents. The five years she spent as a partner in an independent insurance agency, "Setnor Byer Bogdanoff", should serve to ground her recommendations - affording them the added benefit of being realistic, a dimension that some recently espoused proposals clearly lack. Since the insurance dilemma not only threatens every homeowner's checkbook, but the entire State economy, having a Statehouse representative with a workable plan universally benefits every district property owner. Read on: - [editor]

#### PROPOSAL: COMPREHENSIVE REFORMS FOR THE FLORIDA PROPERTY INSURANCE MARKET (Last updated 9/7/06)

Bold reform measures are needed to fix our current property insurance crisis and provide Florida's consumers with affordable property insurance rates. In addressing this problem, we can not treat the symptoms - but we must attack the systemic problems that are currently plaguing Florida's homeowner's property insurance market and are causing the lack of availability and affordability of policies. With Citizens Insurance now the state's fastest growing homeowner property insurer, it is essential for the Legislature to establish the reforms necessary and correct the current trend for long term stability. Those reforms begin with taking a new approach as to the state's role in the insurance market.

#### SHORT TERM MEASURES TO STIMULATE THE MARKET AND REDUCE TAX-PAYER EXPOSURE

- Reduce the threshold for accessing the CAT Fund to \$3.2 Billion (per storm season) in order to lower the re-insurance costs for private insurers and to provide a reliable safety net to protect taxpayers in the event of a catastrophic event.

Continued on page 13

Bogdanoff...Continued

#### UNDERWRITING CHANGES FOR CITIZEN'S TO ENCOURAGE PRECAUTIONARY MEASURES/ REDUCE FRAUD EXPOSURE

- Transform the underwriting guidelines for Citizens Insurance to gradually reduce the state's exposure as a primary insurer and eliminate its competitive position with private insurers. For markets where private insurers will assume risk, Citizens will need to maintain pricing structures in excess of actuarial sound premiums to encourage carriers to re-enter the market and remove policies from Citizens over the next three years.
- Establish options for Loss Based Deductible Program (i.e., the smaller the claim/the smaller the deductible; and the larger the claim/the larger the deductible). This will help reduce fraud by establishing a deductible program based on a percentage of the loss, not as a percentage of the total property value/coverage. Such a program discourages the inflation of damage appraisals and provides the resources for homeowners to make necessary repairs to prevent future damage.
- Implement Florida's Certified Safe Roof Program
  - Establish a roof certification program based on the quality of construction, condition of structure and projected lifespan
  - Approved experts will perform inspections and provide certifications
  - Establish Zero Deductibles for Roofs
  - Payment of roof claims based on the roof's depreciated value (Example: A roof with a 20 year lifespan, as established by the certification process, is damaged in year 3 and the cost to replace the roof is \$20,000, the insured would receive reimbursement on a pro rata basis based on actual cash value)

Continued on page 14

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Teel...Continued

The Support Services Bureau ensures that the Police Department uses the latest technology, training, and tools to efficiently accomplish its mission.

Assuming Megrey's former District 1 police patrol responsibilities is Major Paul J. Kiley. A 30 year veteran, Kiley joined FLPD on November 1, 1976. He graduated from Boston State College and St. Thomas University with Bachelor of Science and Master of Science degrees in Management. Upon assuming responsibility for the overall command of police operations in District 1, Kiley sent a September 15th email to Commissioner Teel, alerting her to the progress of the "Traffic Enforcement Action Plan". Several years ago, Police Chief Bruce Roberts engineered this effort to curb noise abuse from motorcycles, loud radios and vehicles with ineffective mufflers. Kiley's report to the Commissioner is as follows:

"January of 2006: an officer was assigned to enforcement between the hours of 2 pm and 4 pm each Saturday and Sunday. Message board signs were deployed for a month with the message, 'Strict Noise Enforcement'. The message boards were used to communicate with drivers as well as area residents.

The May re-evaluation was completed and the peak times of complaints in April were changed to Saturday afternoons at 1 PM and Sunday afternoons between Noon and 2 PM. In April, the message board signs were again deployed for two weeks with the Noise Enforcement message reiterated. Officers reported that the motorcycle traffic diminished significantly. In May the message boards were deployed on the weekends.

The June re-evaluation was influenced by the considerably warm weather. Complaints were not heard from any area residents most likely due to closed windows and internal air conditioning noise. Random checks were conducted by officers throughout the summer and violations were not an issue.

The September re-evaluation is underway. Message board signs have again been deployed to the area to inform drivers and area residents. Officers have been citing drivers in the area for traffic infractions to demonstrate an increased focus on traffic issues. We have issued 31 citations and 1 traffic arrest this week in the Galt Ocean Drive Traffic Action Plan. Thanks for your assistance."

Major Kiley also told the Commissioner that he was seeking "the best possible relationship with all of the residents and business owners in the district."

Hurricane Wilma wrought unprecedented damage to the Galt Mile neighborhood. An edifice located on the corner of 33rd Street and A1A sustained irreparable damage. 3301 N. Ocean Blvd., formerly housing the "Hamilton Gallery", has remained in a state of advanced disrepair for almost a year. Area residents lodged complaints claiming that it presented a danger to the adjoining structures, passing pedestrians and was an eyesore. After Community Inspections Supervisor Lindwell Bradley testified at a July 6, 2006 Special Magistrate Hearing that the building was missing windows and the damaged sidewalk overhang presented a potential pedestrian hazard, owner Richard E. Elbaz complained that his insurance company was "stonewalling" his claim, depriving him of the resources required for demolition. He was given 90 days to comply with an order requiring its removal after which he would be fined \$250 per day. On September 21st, the property was scheduled for a hearing before the City's Unsafe Structures Board.

George English Park is a 19.7 acre Community Park located a few blocks north of Sunrise Boulevard at 1101 Bayview Drive.

Continued on page 12



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Bogdanoff...Continued

Citizens will only offer DP1 or DP2 (policies that cover basic perils including fire and wind) for those risks that can not otherwise be insured through the private market. This action will convert Citizens into its intended purpose which is a True Market of Last Resort and a legitimate role for government (i.e., safety net). It is likely that the private market will respond and bring back the CPL policies that were once readily available in the market to protect an insured against liability losses.

After a reasonable number of years, all policies that remain with Citizens, originally written as HO3s, will be converted to a DP1 or DP2. This strategy will reduce state's exposure while allowing consumers and insurers to adjust to new regulatory environment. Insured's will receive 12 months notice before a policy conversion takes place.

Citizens, as an authorized excess carrier, will provide insurance coverage over a specified primary limit (\$100,000/\$200,000/\$300,000), which will be negotiated with each private insurance carrier based on their financial ability. However, no carrier will be permitted to choose a limit below \$100,000.

Citizens must charge actuarially sound premiums for its primary and excess products, as established by an independent board of experts under the purview of OIR (Office of Insurance Regulations).

Continued on page 17

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**Commissioner Christine Teel**  
**September Galt Mile Update**

Eric Berkowitz

Vice Mayor Christine Teel addressed the Galt Mile Community Association Advisory Board on September 21st. Well prepared for the first meeting after the Board's summer hiatus, she conveyed authoritative updates for a series of Galt Mile and/or Fort Lauderdale issues. The Vice Mayor has been keeping GMCA posted on the City's progress in recovering from as yet unaddressed damage caused by Hurricane Wilma - landscaping and street lighting in particular. She told attendees that the Galt Mile neighborhood has a new Police Major and a community eyesore would soon be addressed. Turning to fellow guest speaker Broward Commissioner Jim Scott, she said "We also want to announce the opening of the new Community Center at George English Park!"

Parks Department chief Phil Thornburg notified the Vice Mayor on September 13th that the lighting on the east side has been repaired and the west side should be completed by the end of the following week. Department personnel have been monitoring the recently planted trees, replacing the

ones that fail to thrive. During the next few weeks, the palms and silver buttonwoods will be pruned and mulching will continue. Maria, a Parks Department employee whose years of grooming Galt Mile landscaping have endeared her to local residents, will continue to work on the Galt.

Ms. Teel told the Board that former District 1 Police Major Mary N. Negrey has been promoted to Assistant Chief of the Support Service Bureau. She is now responsible for oversight of the Administrative Support Division, Staff Support Division and Information Technology Department. These Divisions comprise various units that provide support to the Fort Lauderdale Police Department and its employees. The three Support Services Units includes the following functions: Background investigations, Recruiting, Alarms, Finance, Payroll and Personnel, Training, Communications, Crime Analysis, Records, Building Maintenance, Fleet, Court Liaison, Evidence, Legal and Confiscations, and Supply.

Continued on page 6



City Commissioner Christine Teel

Bogdanoff..Continued

-Additionally, the current and future operations of Citizens must be transitioned to a private enterprise with the requisite experience and expertise in the insurance industry.

-Eliminate financial incentives for insurers "taking-out" policies from Citizens

**REFORMS IN THE PRIVATE MARKET TO PROTECT CONSUMERS**

- Eliminate the existing artificial and arbitrary wind only zones (such as East/West of I-95 line) and redefine actuarially and scientifically based Geographic Zones within the state. Additionally, eliminate the decisions to deny coverage based on an artificial characteristic such as date of construction.

- Require private insurance companies to cover a minimum amount of coverage in each established zone based on their total capacity.

- Provide Carriers with rating flexibility within a maximum allowable as established by an Independent Board with actuarial expertise and under the purview of OIR.

- Establish regulatory incentives to encourage those carriers writing other lines of insurance to begin writing homeowners. Insureds will be driven to those carriers that will pick up both their homeowners and auto coverage, which in turn will stimulate other carriers to do the same in order to retain their market share of the profitable risks.

- Provide incentives for multi-family dwellings/condo associations, etc. to increase reserves and self insure for minor damages

- Ensure Independent financial stability for primary insurers

- Eliminate exceptions to the Uniform Statewide Building Code

**ADVOCATE FOR CHANGES AND REFORMS AT THE NATIONAL LEVEL**

-The establishment of a National Catastrophic Fund or a Coastal Coalition Catastrophic Fund

-Create Hurricane Savings Accounts to allow individuals to save money tax free to pay for mitigation, damage to property, and self insurance.

-Change Federal Tax policy to encourage carriers to retain more dollars in reserves

**CONCERNS AND RESPONSES**

"161 %" RATE INCREASE - Due to political pressures, rates have been artificially suppressed for many years and Citizens mandate to not compete with the private market increased rates to the current level. Although passage of any reform will not see immediate relief, it is anticipated that premiums will be reduced upon renewal. However, if Citizens takes aggressive measures to implement the underwriting changes discussed, insured's could see immediate decreases in premium if they accept some of the coverage changes by endorsement.

FLORIDA ONLY COMPANIES - Carriers will not write in Florida if the rate structure jeopardizes the profit realized from other states. It has been stated repeatedly that there are 49 other states with much less risk than Florida. After Hurricane Andrew, the parent company of Prudential Property and Casualty infused 1 billion dollars to save its Florida company out of a moral obligation to its policy holders.

Continued on page 18

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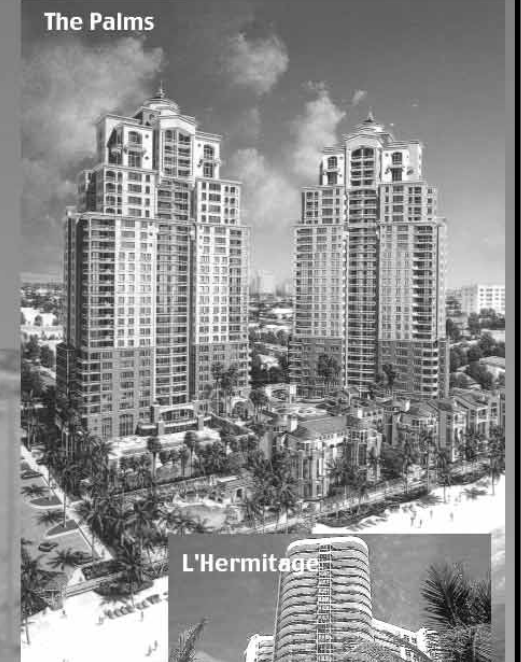
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