



March 19, 2021

The Honorable Nick DiCeglie
Chairman, Insurance & Banking Subcommittee
Commerce Committee
Florida State House of Representatives
303 House Office Building
Tallahassee, FL 32399-1300

The Honorable Bob Rommel
Chairman, Regulatory Reform Subcommittee
Commerce Committee
Florida State House of Representatives
303 House Office Building
Tallahassee, FL 32399-1300

RE: FL House Bill 305

Dear Chairmen DiCeglie and Rommel:

The EPDM Roofing Association represents the manufacturers of EPDM single-ply roofing products and their leading suppliers. Through ERA, the EPDM roofing industry amplifies the voice of the EPDM roofing industry with technical writings and research, feature news articles, communications outreach, and in-person testimony before code and standard setting organizations.

The ERA joins with our fellow roofing industry associations and thanks you for listening to our concerns regarding the manner in which the Florida Legislature deals with property insurance issues that are impacting the State's market. FL HB 305 is thoughtful legislation that will help lower premiums and increase property insurance availability. We particularly appreciate that it does not include proposed property insurance "roof surface reimbursement schedules" favoring certain residential roofing systems over others.

This approach would basically legislate winners and losers among residential roofing systems, regardless of their appropriate use, in various circumstances and regions across the State. As such, we are grateful that HB 305 is silent on "roof surface reimbursement schedules" and strongly urge that any compromise bill with the Senate remain silent in this area, as well, so as not to discriminate by roofing material type.

However, it should be noted that material-neutral prorated loss reimbursements could be problematic after a hurricane or other severe weather event that would leave properties unprotected and jeopardize the safety of those unable to afford necessary repairs. Thus, an exception for these types of weather events would likely need to be considered and HB 305's silence in this area therefore may be prudent.

We thank you again for the direction that HB 305 is taking to address Florida's property insurance issues and stand ready to work with you as the bill makes its way through the legislative process.

Sincerely,

A handwritten signature in cursive script that reads "Ellen Thorp".

Ellen Breipohl Thorp, M.A., CAE
Executive Director