

Roger Jesse
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Hobe Sound, FL 33455

Re: Testimony for hearing "The Homeowners' Insurance Crisis and its Impact on Communities, Homeowners and the Economy"

Personal; Retired in 1999 with experience in General Management , Marketing/Sales and Engineering .

Purchased Florida home in 2002

Became Florida resident (Homesteaded) in 2004

Widower on Fixed Income

73 years of age

Have resided (and owned) nine homes in over 48 years

Bachelor of Science (Univ. of Wisconsin) in Chemical Eng, & Naval Science

Active in Volunteering

My current home was purchased new in August of 2002. In 2004 I purchased Homeowners insurance through a local agent of Allstate Floridian. Was informed in spring of 2007 that my insurance would not be renewed . Although my residence had gone through three hurricanes at that time and no claims were made against Allstate.. As the crow flies the home is well over five miles from the ocean and not in a flood prone area. The home is rather unique in that the exterior walls are made from poured on-site steel reinforced concrete. My total hurricane damage has amounted to repairs to the screened lanai, and amounted to \$280. Being of relatively new construction it has hurricane shutters and has all the builder improvements required for this area.

I am currently insured by Royal Palm Insurance and my homeowners insurance cost is now nearly double the amount in 2004. In addition there is my concern about the overall capabilities of a company that was not known to me before last year. A recent article in the local paper stated that Royal Palm was doing drive by appraisals and increasing the policy costs accordingly. The ethics certainly are questionable.

The increasing cost and AVAILABILITY of good, reliable homeowners' insurance is a major concern but does not impact heavily my current life style. I have reasonable computer skills and frequent the internet regularly. I am VERY concerned for the many seniors or disadvantaged who are on the edge and have a difficult time communicating in this electronic world .

