

RESOLUTION NO. 98-69

A RESOLUTION OF THE BOARD OF COUNTY  
COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA,  
SUPPORTING THE PASSAGE OF SENATE BILL 1478  
AND HOUSE BILL 3827

WHEREAS, in August, 1992, Hurricane Andrew viciously hit South Florida and became the costliest catastrophe in the history of the United States, causing \$30 billion in property damage, including \$16 billion of insured losses; and

WHEREAS, an estimated 80,000 single-family homes, mobile homes and apartment or condominium units were severely damaged or destroyed, and at least 180,000 people were left homeless; and

WHEREAS, many residents subsequently lost the private-market insurance coverage they will need to fully protect their homes and personal belongings in the event of another storm; and

WHEREAS, six years later, many homeowners in South Florida and other coastal areas still do not have access to affordable, private insurance coverage, despite the many measures enacted by the State since Andrew to help reduce the industry's exposure to bankrupting losses, including creation of the Florida Hurricane Catastrophe Fund; and

WHEREAS, this continuing lack of competition in the insurance marketplace of certain parts of the State is wreaking economic havoc on many of our communities; and

WHEREAS, the insurance industry, under cloak of Andrew, still is pushing for higher and higher premiums.

NOW, THEREFORE BE IT RESOLVED, that the St. Johns County Board of County Commissioners do hereby request swift passage of Senate Bill 1478 and House Bill 3827.

PASSED AND ADOPTED this 24th day of March, 1998 by the Board of County Commissioners of St. Johns County, Florida.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By: Moses A. Floyd  
Chairman

ATTEST: CHERYL STRICKLAND, CLERK

By: Patricia DeGrande  
Deputy Clerk