

Inspection Background

MSFH 90,000 +

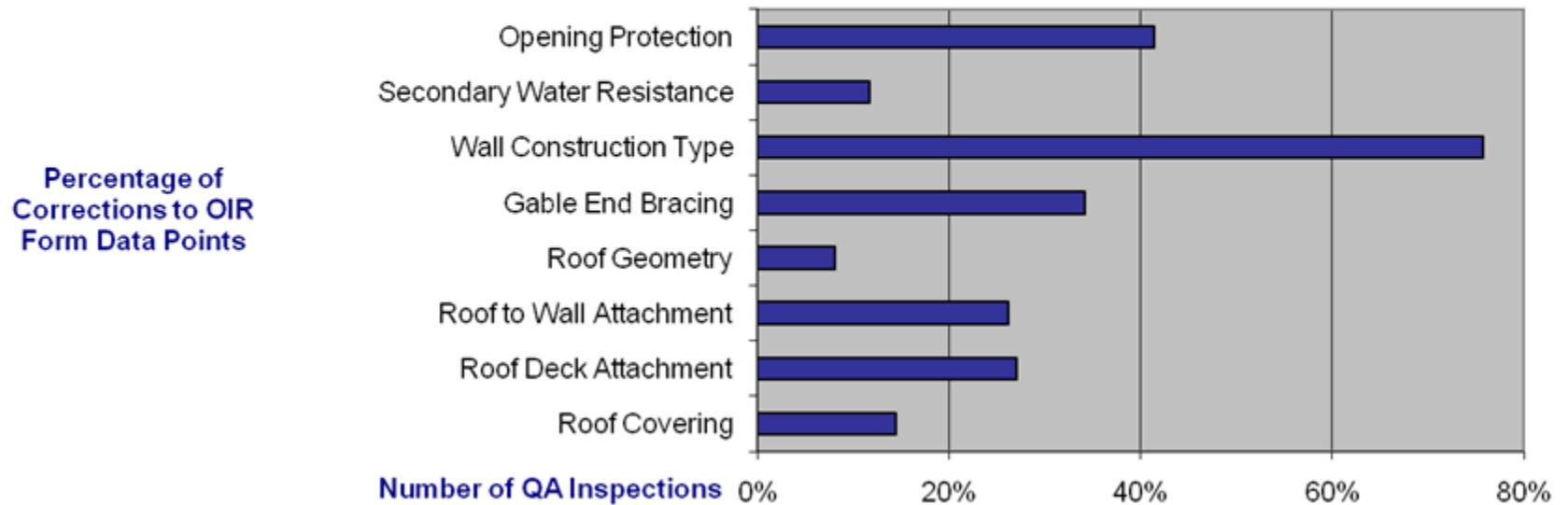
Private 10,000 +

QA 5,000 +

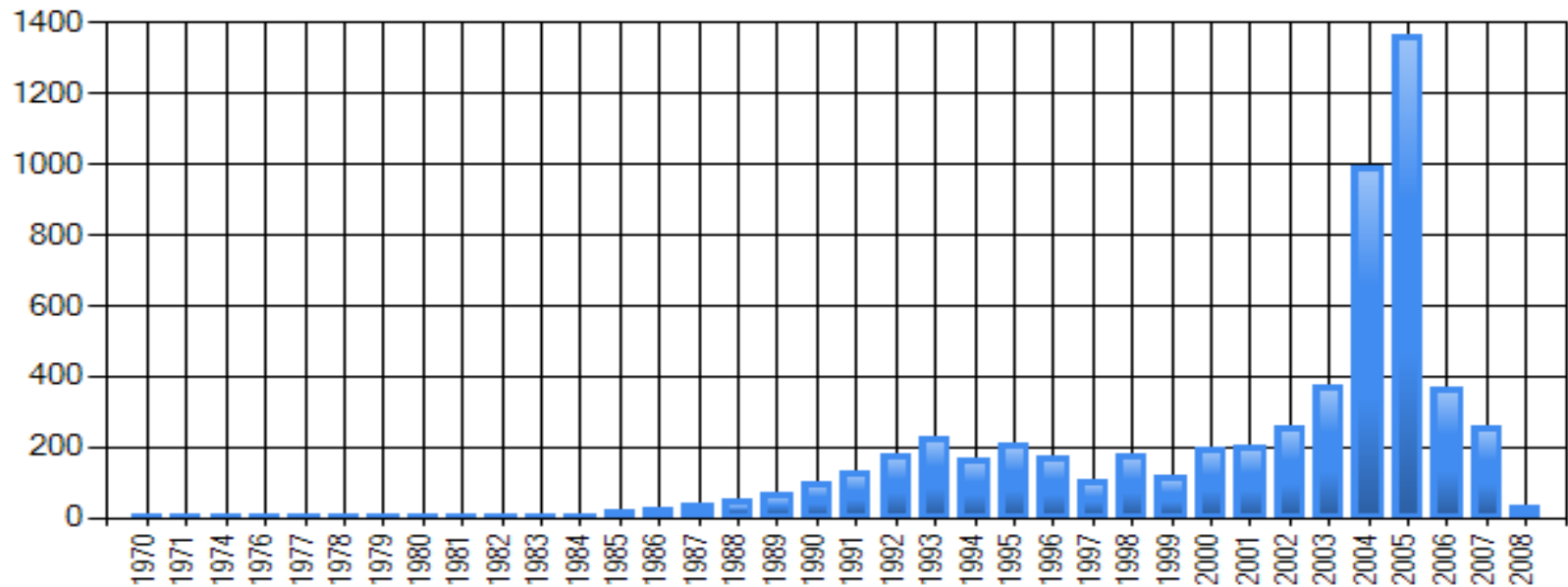
Common Findings

- QA
 - 35-80% error Rate on 1802 form
 - 30% of roofs replaced between 2004-2006
 - Still have stapled decking
 - Roll up shutters inoperable
 - Window film sold as wind resistant and reported as impact resistant

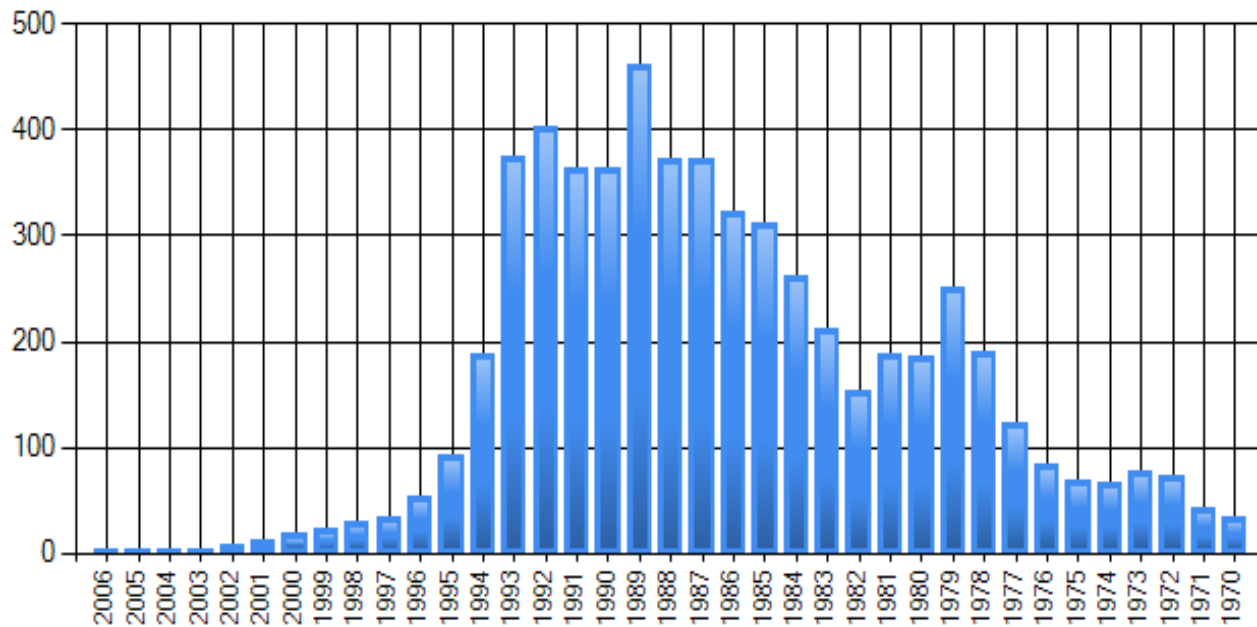
**Wind Mitigation Quality Assurance Inspections
Data Accuracy Results**
Number of Corrections to OIR Forms



Roof Covering	14%
Roof Deck Attachment	27%
Roof to Wall Connection	26%
Roof Geometry	8%
Gable End Bracing	34%
Wall Construction Type	76%
Secondary Water	12%
Opening Protection	41%



The above graph represents homes with stapled decking based on the roof replacement date between 1970 and 2008. The total number of stapled decking roofs identified (based on replacement year) was 5,932. Of these roof replacements where stapled decking still existed, 4,636 were replaced after 1995 (78.15%). Additionally, 2,987 or 50.34% of the replacements occurred from 2004-2007, directly correlating to the 3 years of increased hurricane activity.



The above graph represents homes with stapled decking based on the original build date of the home. The total number of stapled decking roofs was 5,824 out of approximately 60,000 homes inspected throughout the state of Florida. Of the 5,824 homes identified with stapled decking, approximately 5% were built after 1995. More than 50 (approximately 1%) of these homes were built between 2001 and 2006.

Environment creating inaccuracies and/or fraud in the inspection process

- Referral fees to agents
- Guarantees of discounts
- “Drive-by” inspections
- Using Google earth and construction timeline
- Conducting interview vs. inspection
- Lack of enforcement / reporting process of fraud

MSFH

- Detailed survey of data designed to establish a home rating
- Inspection designed to educate and promote mitigation to the homeowner
- Discounts / 1802 form as a by-product

Considerations

- Requiring photo documentation
- Requiring inspection firm to have integrated QA program
- Provide insurers flexibility in acceptance or oversight of inspection providers
- Require VISUAL verification of all mitigation features
- Utilize Licensure requirements and/or steeper penalties
- Movement toward a home rating system
 - Will promote mitigation regardless of discounts
 - Create central depository for housing stock information