

Appeal of Award of RFP No.: 11-0037, Appraisal Services
(All Claims Insurance Repairs, Inc.)

April 26, 2012 Board of Governors meeting

CITIZENS' STATEMENT OF CASE AND PRESENTATION OF ISSUES

BACKGROUND

On July 14, 2011, Citizens Property Insurance Corporation (“Citizens”) issued RFP No.: 11-0037 seeking proposals from vendors capable of providing appraisal services for catastrophic and non-catastrophic property claims.

Responses were received from 48 vendors and were evaluated by a Citizens’ Evaluation Committee at a public meeting on November 10, 2011. The Committee recommended to the Board that a contract be awarded to the 25 top-scoring vendors, totaling 292 appraisers. Before the Board consideration of the Committee’s recommendation, two of the 25 recommended vendors, Cramer, Johnson, Wiggins and Associates (ranked third) and VeriClaim, Inc. (ranked seventh) merged. The merged companies will provide 36 appraisers, the identical total of their separate pre-merger proposals.

On December 14, 2011, the Board voted to award contracts under the RFP to 24 vendors, including the merged vendors, whose proposals totaled 292 appraisers.

The deadline to file an appeal of the Board’s award decision expired on January 5, 2012, twenty-one (21) days after the decision. The deadline and process for submitting an appeal are set forth in Section 25 of Citizens Plan of Operation, which provides in pertinent part as follows.

- (A) Any person or entity aggrieved with respect to any action or decision of the Board, including therein specifically any dispute, cause of action, claim or controversy arising under, or out of, any contract or agreement pertaining to bonding or borrowing by the Corporation, may make written request of the Board for specific relief as provided in this Sub-Section.
 - (1) All requests for relief or redress shall be deemed Appeals and shall be delivered by certified mail to the Executive Director in writing within twenty-one (21) days of the rendering of the action or decision sought to be reviewed.

Section II, D, 7 of Citizens' Procurement Policy states, in pertinent part, that "Section 25 of Citizens' Plan of Operations governs the appeal process . . ."

Furthermore, on December 16, 2011, Citizens posted notice of the Board's decision. In addition to the list of vendors awarded contracts, the notice advised as follows:

"A Vendor or party that is aggrieved with respect to the above-referenced procurement award decision of Citizens' Board, should consult Section 25 of Citizen's Plan of Operations (the "Plan") regarding administrative appeal ("Administrative Appeal") requirements and timeframes. A copy of Citizens' Plan can be reviewed at Citizens' website: (<https://www.citizensfla.com/about/generalinfo.cfm>).

This Board decision shall be final and conclusive, unless within 21 days from the Board's action referenced above, an aggrieved person or entity delivers to Citizens' Executive Director a written Administrative Appeal meeting the requirements in the Plan of Operation. Questions or communications in any form to the Procurement Officer or Citizens' staff or Board shall not stay these timeframes, and shall not constitute a valid Administrative Appeal."

All Claims Insurance Repairs, Inc. ("All Claims") appealed the decision of the Board by email dated February 15, 2012, sent to the Records Supervisor for Citizens. All Claims sent additional letters in support of its appeal to the Records Supervisor on March 6 and to the General Counsel on March 26. All three of these letters are attached hereto for your review.

STANDARD OF REVIEW

Citizens is not governed by the requirements of Florida's Administrative Procedures Act, Florida Statutes Chapter 120 ("APA"). Nevertheless, cases commenting on the issue of the timeliness of an appeal under the APA provide guidance as to the law governing the enforcement by Citizens of its procedural rules. In that regard, Florida courts typically strictly enforce the filing deadlines for appeals and protests.

For example, in *Xerox v. Fla. Dept. of Prof. Reg.*, the court held that although the bidder submitted a written notice of its intention to file a formal written protest within the required timeframe, the agency's determination to deny the bid protest as untimely was proper because the bidder failed to actually file the formal written protest within the required timeframe.¹ In *Xerox*, the bidder argued that after giving written notice of its intention to file a formal written protest, it engaged in oral discussions with the agency about the bid protest.² Unfortunately for

¹ See *Xerox v. Fla. Dept. of Prof. Reg.*, 489 So. 2d. 1230 (Fla. 1st Dist. App. 1986).

² *Id.*

the bidder, it did not follow through by filing the actual protest in a timely manner. The court strictly enforced the bid protest requirements and said the notice of intention to file a formal protest did not satisfy the requirement to submit a formal written protest within the required timeframe.³

More generally, Florida law also grants governmental entities, like Citizens, broad discretion in its decisions regarding acceptance of bid submissions. For example,

a public body has wide discretion in soliciting and accepting bids for public improvements and its decision, when based on an honest exercise of this discretion, will not be overturned by a court even if it may appear erroneous and even if reasonable persons may disagree. *Liberty County v. Baxter's Asphalt and Concrete, Inc.*, 451 So. 2d 505 (Fla. 1982).

Thus, a procurement decision “based upon an honest exercise of . . . discretion cannot be overturned absent a finding of illegality, fraud, oppression or misconduct.” *Dept. of Transportation v. Groves-Watkins Constructors*, 530 So.2d 912 (Fla. 1988) (emphasis added).

ISSUES ON APPEAL

The basis of All Claims’ appeal of the Board decision is a disagreement with the scoring by the Evaluation Committee of certain categories relating to All Claims’ proposal. All Claims is aware that, before the merits of the appeal can be considered, it must overcome the procedural defects in its appeal, which it addressed in its March 26, 2012 letter to Citizens’ General Counsel.

Even though All Claims’ appeal was not sent by certified mail and was not sent to Citizens’ Executive Director, as required by the Plan of Operation, it was untimely. The appeal (“formally protest”) was emailed to the Citizens Records Supervisor sixty two (62) days after the Board decision, well after the twenty one (21) day appeal period.

All Claims argues that the failure of Citizens to deliver certain public records resulted in the late appeal. In its March 26 letter, All Claims acknowledges that its appeal was late and that the February 15 email attempting to appeal the results was submitted prior to having received and reviewed the records requested. In other words, what All Claims did on February 15, albeit incorrectly, they could have done on or before January 5, 2012.

Furthermore, the initial request by All Claims for certain records were made prior to the Board decision, and thus prior to there being a decision to appeal. The record requests did not follow the proper format for an appeal, were not made to the Executive Director and did not indicate that an appeal was intended, which the Xerox case suggests is ineffective in any event.

The December 16 notice of award specifically stated that “communications in any form to . . . Citizens’ staff . . . shall not stay these (the appeal) timeframes.” As a result, All Claims was

³ *Id.*

given specific written notice that its pre-award public records request to the Citizens Procurement Officer would not extend the appeal timeframe.

Despite such notice, neither a public records request nor a notice that an appeal was contingent on a review of public records was submitted by All Claims to Citizens during the twenty-one (21) day appeal period after the Board decision.

Finally, if the Board wanted to disregard Citizens' well publicized policy on procurement appeals, it would create a significant practical problem by opening the door for appeals months after award decisions are made, timely appeals are heard and contracts are signed. The precedence of allowing such an untimely appeal, in an improper format, could negatively impact future procurement processes of Citizens. There is no over-riding equitable basis to deviate from Citizens' appeal policy.

RECOMMENDATION

IT IS RECOMMENDED THAT THE RELIEF REQUESTED BY ALL CLAIMS IN ITS APPEAL BE DENIED.



**All Claims Insurance Repairs, Inc.
All Claims Insurance Consulting, Inc.
Licensed and Insured General Contractor CGC #038271
State Certified Roofing Contractor CCC #057637**

320 N.E. 1st Ave, Hallandale, FL 33009 954-456-6060 Tel 954-456-1650 Fax
www.allclaimsinsurancerepairs.com

March 26, 2012

Daniel Y. Sumner
General Counsel and Chief Legal Officer
Citizens Property Insurance Corporation
2312 Killearn Center Boulevard
Tallahassee, Florida 32309

VIA OVERNIGHT MAIL AND EMAIL DELIVERY

Re: RFP #11-0037 – Appraisal Services – Appeal (All Claims Insurance Repairs, Inc.)

Dear Mr. Sumner:

Thank you for your letter of March 21, 2012 in which you have asked that we explain to the Board the reason for our late submission of our appeal of the “RFP for appraisal services”.

Upon notification of the results we immediately contacted Ms. Christina Hennekes because we did not agree with the results and required the details of the grading in order to complete our appeal. We were directed to Ms. Ashley Mitchell of Records who wrote to us that the results would be sent to us as soon as they were made available. We waited but it seems that either the information was not available or Ms. Mitchell forgot to send it. Either way it was due to Citizens failure to disclose the results that we were prevented from analyzing the data to provide the Board with a proper documentation for the appeal. On February 15th I wrote to Citizens to lodge a protest of the results based on the process as Citizens had still not provided the documentation that I required in order to make a proper appeal. The information was finally received around February 24th. We then analyzed the information and sent you a detailed explanation as to why we felt that some of the grading was incorrect.

- November 15th, 2011 sent e-mail to Christina Hennekes requesting clarification why we dropped from #9 to #32
- November 15th, 2011 received response that the request should be submitted to Ashley Mitchell
- November 16th, 2011 sent e-mail to Ashley Mitchell requesting to obtain public records regarding solicitation evaluation

- November 16, 2011 received response that items would be publicly available Q1 of 2012 after the BOG meeting in December and would archive request and fulfill once it becomes releasable
- February 15, 2012 sent second e-mail request to Ashley Mitchell requesting to obtain the public records
- February 15, 2012 (email from Ken to Ashley Mitchell) requesting information regarding solicitation evaluation and complaint
- February 15, 2012 received response from Ashley Mitchell will be sending request to Purchasing box for processing and handling
- March 6, 2012 sent letter and appraisal list via e-mail from Ken to Christina Hennekes

Copies of e-mail trail attached

Kindly present this information to the Board and ask that the tardiness of the formal request to appeal be forgiven due to Citizens failure to provide the results in a timely manner. Thank you in advance for your understanding

Sincerely;

Ken Carman

President

Cc: Christina Maddox
Steve Bitar, Acting Senior Director of Purchasing
Jacob Pewitt, Special Assistant to the President

Chris Vaught

From: Ashley Mitchell [Ashley.Mitchell@citizensfla.com]
Sent: Wednesday, February 15, 2012 2:47 PM
To: Chris Vaught
Subject: RE: Request for Proposal RFP No. 11-0037
Attachments: Ashley Mitchell2.vcf

What are you wanting from this specifically? There were 24 awarded vendors. Would you like the scoresheet that details how everyone fared?



From: Chris Vaught [mailto:Cvaught@allclaimsrepairs.com]
Sent: Wednesday, February 15, 2012 2:46 PM

To: Ashley Mitchell
Subject: RE: Request for Proposal RFP No. 11-0037

We request to obtain the public records regarding our solicitation evaluation information regarding the RFP No. 11-0037

Christine Vaught

From: Ashley Mitchell [mailto:Ashley.Mitchell@citizensfla.com]
Sent: Wednesday, November 16, 2011 9:05 AM
To: Chris Vaught
Subject: RE: Request for Proposal RFP No. 11-0037

I believe the items for this will be publicly available in Q1 of 2012 after the BOG meeting in December for review and all the contracts have been signed and fully executed. I will archive your request and fulfill it once the items become releasable.



From: Chris Vaught [mailto:cvaught@allclaimsrepairs.com]
Sent: Wednesday, November 16, 2011 8:31 AM
To: Ashley Mitchell
Subject: FW: Request for Proposal RFP No. 11-0037

We request to obtain the public records regarding our solicitation evaluation information regarding the RFP No. 11-0037

Thank you,
Mrs. Christine Vaught
All Claims Insurance Repairs, Inc.

From: Christina Hennekes [<mailto:Christina.Hennekes@citizensfla.com>]
Sent: Tuesday, November 15, 2011 5:09 PM
To: Chris Vaught
Subject: RE: Request for Proposal RFP No. 11-0037

Mr. Vaught, you will need to submit a public records request to Ashley.Mitchell@citizensfla.com to obtain solicitation evaluation information.

Thanks
Christina

From: Chris Vaught [<mailto:cvaught@allclaimsrepairs.com>]
Sent: Tuesday, November 15, 2011 4:55 PM
To: Christina Hennekes
Subject: Request for Proposal RFP No. 11-0037

Good afternoon Christina,

If you can, please let us know what caused us to drop from #9 to #32.

Thank you,
Christine Vaught
All Claims Insurance Repairs, Inc.

Chris Vaught

From: Ashley Mitchell [Ashley.Mitchell@citizensfla.com]
Sent: Wednesday, February 15, 2012 3:55 PM
To: Ken Carman
Cc: Chris Vaught; Purchasing
Subject: RE: Request for Proposal RFP No. 11-0037
Attachments: Ashley Mitchell2.vcf

I only handle the records requests that arise from the completion of these matters. I will send your request to the Purchasing box for process and handling.



From: Ken Carman [mailto:kcarman@allclaimsrepairs.com]

Sent: Wednesday, February 15, 2012 3:47 PM

To: Ashley Mitchell

Cc: Chris Vaught

Subject: RE: Request for Proposal RFP No. 11-0037

Dear Mr. Mitchell;

We have not received the information that Chris Vaught requested on November 15, 2011 however we would like to formally protest the results of the RFP for appraisals. We have been a trusted vendor and consultant to Citizens for many years and have proved our worth on many appraisals, expert testimony's, and consultations. It is our opinion that the process was not a level playing field as the people who chose not to give a discount or not follow the guidelines were given another chance. The process would be the same as if a college course were graded on a curve and after the results were in the students with the worst grades were allowed to see the answers given by the best students. Therefore we would respectfully request that reconsideration be given for our proposal to be included to appraise claims for Citizens Property Ins. Kindly forward this to the appropriate party. Thank you in advance.

Sincerely;

Ken Carman



Ken Carman
CR. CMR. GC. CRC
President
ALL CLAIMS INSURANCE REPAIRS INC.

(954) 456-6060 Work
(954) 410-4870 Mobile
320 N.E. 1 St. Ave.
Hallandale, Fl. 33009

From: Ashley Mitchell [<mailto:Ashley.Mitchell@citizensfla.com>]

Sent: Wednesday, November 16, 2011 9:05 AM

To: Chris Vaught

Subject: RE: Request for Proposal RFP No. 11-0037

I believe the items for this will be publicly available in Q1 of 2012 after the BOG meeting in December for review and all the contracts have been signed and fully executed. I will archive your request and fulfill it once the items become releasable.

Ashley Mitchell
Citizens Property Insurance Corp
Records Supervisor



(850) 513-3989 Work
Ashley.Mitchell@citizensfla.com

2101 Maryland Circle
Tallahassee, FL 32303

From: Chris Vaught [<mailto:cvaught@allclaimsrepairs.com>]

Sent: Wednesday, November 16, 2011 8:31 AM

To: Ashley Mitchell

Subject: FW: Request for Proposal RFP No. 11-0037

We request to obtain the public records regarding our solicitation evaluation information regarding the RFP No. 11-0037

Thank you,

Mrs. Christine Vaught

All Claims Insurance Repairs, Inc.

From: Christina Hennekes [<mailto:Christina.Hennekes@citizensfla.com>]

Sent: Tuesday, November 15, 2011 5:09 PM

To: Chris Vaught

Subject: RE: Request for Proposal RFP No. 11-0037

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Thanks
Christina

From: Chris Vaught [mailto:cvaught@allclaimsrepairs.com]

Sent: Tuesday, November 15, 2011 4:55 PM

To: Christina Hennekes

Subject: Request for Proposal RFP No. 11-0037

Good afternoon Christina,

If you can, please let us know what caused us to drop from #9 to #32.

Thank you,

Christine Vaught

All Claims Insurance Repairs, Inc.

Chris Vaught

From: Chris Vaught
Sent: Tuesday, March 06, 2012 12:09 PM
To: 'Christina Hennekes'
Cc: Ken Carman
Subject: Citizens RFP No: 11-0037 Response
Attachments: CitizensAppraisals2008Revised.xls; Ken ltr to Christina Hennekes re Citizens RFP 11-0037
3-6-12.pdf

Tracking:	Recipient	Delivery
	'Christina Hennekes'	
	Ken Carman	Delivered: 3/6/2012 12:09 PM



Daniel Y. Sumner
General Counsel and Chief Legal Officer
2312 Killearn Center Blvd
Tallahassee, FL 32309
Ph: 850-513-3705
Dan.Sumner@citizensfla.com

March 21, 2012

Mr. Ken Carman
President
All Claims Insurance Repairs, Inc.
320 N.E. 1st Avenue
Hallandale, FL 33009

VIA OVERNIGHT MAIL AND EMAIL DELIVERY

Re: RFP #11-0037 – Appraisal Services – Appeal (All Claims Insurance Repairs, Inc.)

Dear Mr. Carman:

Your request on behalf of All Claims Insurance Repairs, Inc. to appeal the Board action approving a panel of appraisers pursuant to RFP #11-0037 was received by Citizens on February 15, 2012. The Board action which is the subject of this appeal was rendered on December 14, 2011. Pursuant to Section 25 of Citizens' Plan of Operation, an appeal must be filed within 21 days of the rendering of the Board action, which would have been January 5, 2012. Your appeal was received on February 15, 2012, by email, sixty-two (62) days after the rendering of the Board decision. Your appeal is untimely.

Before the Board can address the merits of your appeal, it must consider the issue of timeliness of your appeal. Accordingly, at the appeal hearing All Claims Insurance Repairs, Inc. should be prepared to first address the issue of why its appeal should not be dismissed as untimely. If the Board determines the appeal should not be dismissed, it will proceed to the merits of the appeal.

Upcoming Board meeting

The first opportunity to agenda your appeal will be at the Board meeting dated April 26, 2012. Your appeal will be added as an agenda item to this Board meeting.

What Action All Claims Insurance Repairs, Inc. May Take

If All Claims Insurance Repairs, Inc. has documents or evidence it wishes to have considered by the Board at the appeal hearing, such documentation or evidence must be provided to me by email and/or hand delivery no later than April 6, 2012, at 5:00 p.m. E.S.T. In particular, All Claims Insurance Repairs, Inc. should provide any evidence it contends establishes grounds for not dismissing its appeal as untimely. I will distribute your materials (if any) to the Board. My contact information is as follows:

Mr. Ken Carman
March 21, 2012

Page 2 of 2

Dan.Sumner@citizensfla.com

Daniel Y. Sumner, General Counsel and Chief Legal Officer
Citizens Property Insurance Corporation
2312 Killearn Center Boulevard, Building A
Tallahassee, Florida 32309

You may not have any ex parte communications with any Citizens' Board member or employee on this matter prior to the Board appeal hearing.

Sincerely,



Daniel Y. Sumner

Cc: Steve Bitar, Acting Senior Director of Purchasing
Jacob Pewitt, Special Assistant to the President



**All Claims Insurance Repairs, Inc.
All Claims Insurance Consulting, Inc.
Licensed and Insured General Contractor CGC #038271
State Certified Roofing Contractor CCC #057637**

320 N.E. 1st Ave, Hallandale, FL 33009 954-456-6060 Tel 954-456-1650 Fax
www.allclaimsinsurancerepairs.com

March 6, 2012

Citizens Property Insurance Corporation
Atten: Christina Hennekes, Procurement Officer
Purchasing Department
2101 Maryland Circle
Tallahassee, Florida 32303

RE: Citizens RFP No.: 11-0037 Response

Dear Ms. Christina Hennekes;

We have reviewed the documents that were sent to us by the Citizen's records department in reference to our score for the RFP to do appraisals. We have previously disputed the process that has taken us from ninth to thirty fourth in ranking. We appreciate the forwarding of the scoring documents however we would also appreciate the original scoring to see how our score could have changed so much. We respectfully disagree with some of the scoring on the current evaluation.

Financial- We have been given a 5 out of 10. We believe that we should have been much higher for the following reasons:

*All Claims has a Credit Score Class of 1 (highest) out of 5 from Dunn & Bradstreet. That is in the 90 to 100% range and not 50% (as ranked by Citizens).

*We have a D&B Financial Stress Class of 2. We inquired and found that this is the highest that a contractor can receive due to the nature of the business and not due to our failings. That is in the 80% range not 50%.

*We had one late payment of \$50.00 and have since contested this. This has raised our credit score.

*All Claims has 29 years under the same owner and with no filings against us or bad debt. That is worthy of more than a 5.

Appraisal Services- We were rated zero by four out of five ratings for Processes. We answered the question as it was asked. We note that there are hand written notes on Ms. Olsen's evaluation regarding issue resolution, asking who reviews, and review of quality. Our answer was that "files are reviewed on a bi-monthly basis for reporting and activity." The question of "by whom" was not asked in the public meeting. In fact All Claims was never mentioned in the questions that the panel spoke of in the public meeting. We are a small company and all appraisals are reviewed by its owner and president (this writer). We don't know what criteria Citizens uses for "Quality" however our other clients use the appraisal results. The quality of our appraisals can be seen in the results that were submitted to Mr. Curtis Hutchinson two years ago (see attached). Of the 130 appraisals completed by Mr. Glenn Carlson and Ken Carman of All Claims the awards resulted in a 20% increase over what was already paid (\$1,890,481.45) when the demand for new money was an average of 170% (\$9,304,846.48). The savings indicate a consistent and high quality product.

The question was poorly structured and only gave the reviewer three choices. Clearly we did not deserve a zero. A minimum of a 5 should have been given considering that we answered that we have the indicated review program.

Appraiser Profile- We refer to the notes by Ms. Olsen that said: *"3 appraisers (or 50%) with 1 year or less adjusting experience – (2 with 0 years), 1 appraiser with only 1 year of appraisal experience."* The RFP was for appraisals not for adjusting. All of the appraisers have All Lines Adjusting Licenses. All are highly experienced in the work that is required. It is true that 3 have "less than one year adjusting experience" and in fact have no adjusting experience. However of those 3, two have many years of appraisal experience including the 130 appraisals that were previously mentioned. Tony Allogia (All Claims V.P) has 21 years of appraisals and this writer has 16 years experience. Mr. Alfred Canitia was the NCA Claim Director for Citizens' legal disputes and has many years as an insurance company manager. Mr. Allogia managed Crawford & Company Insurance Adjusting. Our rating for appraiser profile was below 50% and should have been above 80%.

Summary- The rating of the RFP is discriminatory against small companies. While we did not submit a complicated wordy answer to the Appraisal Services portion we provide a highly managed and experienced staff. Most of the appraisals are done by Mr. Allogia, Mr. Carlson, and this writer. We are known throughout the Florida insurance industry for our superior ability to bring an appraisal to an equitable and prompt conclusion. We know all of the professional umpires and are very successful in demonstrating what the reality of the damage is. The three of us who have not adjusted claims have a combined 100 years in the insurance construction industry. We bring the added value of an active and long established general contracting and roofing company with knowledge that outweighs the hypothetical estimates written by adjusters with no construction experience. While we do not have the resources of the national adjusting companies we provide a better quality service and can serve Citizens interest better than most of the companies that rated within the allowed 25.

We respectfully ask that you review our RFP and include us in your contract for these services.

Yours Truly;

Ken Carman

President All Claims Insurance Repairs Inc.
954-456-6060 Ext 115

All Claims Insurance Consulting, Inc

CITIZENS APPRAISALS

December 2007 through December 2008

Name	Claim Number	Insured's Appraiser	Insured's. Appr. Estimate	Ins. Co. Estimate (ACIC)	Award Amt.	Savings	ACIC Inv. #	Date	Inv. Amt.	Inv. Paid
Abreu, Jose	204504	Consolidated Public Adjusters	75,945.46	27,428.90	37,061.22	38,884.24	1304	8/15/2008	2,473.86	8/25/2008
Acosta, Norma	207536	DDR Claims Consultants	20,928.13	13,555.46	13,555.46	7,372.67	490	02/25/2008	1,831.36	3/19/2008
Aguiar, Yohale & Vicente	164452	Insurance Claims Solutions	140,000.00	75,000.00	99,000.00	41,000.00	549	03/13/2008	1,836.71	4/8/2008
Aguilar, Luis	182554	The Public Adjusting Firm	21,738.49	11,251.17	11,251.17	10,487.32	506	02/27/2008	1,642.84	4/14/2008
Albelda, Rafael	325025	CGM Group	181,990.83	45,433.16	53,116.03	128,874.80	1616	12/5/2008	3,135.14	12/24/2008
Albornoz, Sinay	197334	Citizens Claims Consultants	57,370.07	41,705.76	47,894.65	9,475.42	1180	06/26/2008	2,165.64	7/10/2008
Alexander, Tania	210417	PICC	16,000.00	8,253.61	8,253.61	7,746.39	561	03/17/2008	1,848.48	4/22/2008
Alfaro, Aguiles	700005085	L & M Construction	49,006.94	25,897.36	25,897.36	23,109.58	349	01/11/2008	1,603.58	9/22/2008
Alfonso, Raismila	214450	The Public Adjusting Firm	33,067.64	10,031.16	10,031.16	23,036.48	346	01/11/2008	1,984.04	5/5/2008
Alvarez, Adriana	194697	The Public Adjusting Firm	61,683.81	19,725.62	24,549.00	37,134.81	55	12/5/2007	1,923.74	1/11/2008
Alvarez, Marlene	212276	DDR Claims Consultants	70,542.72	33,486.16	33,486.16	37,056.56	453	02/08/2008	1,625.81	2/25/2008
Areca Palms	305536	Mordecai Claims Services	732,635.68	280,156.84	280,156.84	452,478.84	1265	11/03/2008	5,874.77	open
Baez, Lizette	225399	The Public Adjusting Firm	57,164.71	21,328.76	21,328.76	35,835.95	719	04/30/2008	2,157.95	5/9/2008
Becker, Ana	211247	Leading Public Adjusters	22,280.08	14,536.55	14,536.55	7,743.53	345	1/11/2008	1,607.61	3/21/2008
Bequer, Teresa	214312	Total Claims Mgt.	30,948.04	none	16,493.74	14,454.30	300	12/20/2007	1,733.26	3/10/2008
Biz, Robert	297936	Mordecai Claims Services	132,000.00	60,000.00	60,000.00	72,000.00	499	02/26/2008	1,966.00	3/24/2008
Blackwood, Joan	213585	Angelotti Adjusting	7,398.48	1,479.64	5,423.48	1,975.00	62	12/5/2007	1,579.66	3/21/2008
Bohadana, Maxim	198149	Zevuloni & Assoc.	81,726.35	23,990.92	32,431.68	49,294.67	669	04/18/2008	2,579.16	5/19/2008
Cabrera, Elizabeth	208036	East Coast Public Adjusters	49,616.03	7,731.98	33,272.71	16,343.32	370	01/15/2008	2,284.32	5/5/2008
Carmouze, Pedro	136272	Prof. Ins. Appraisal & Estimating	35,026.93	19,659.72	19,659.72	15,367.21	396	01/21/2008	1,578.88	2/21/2008
Casals, Heriberto	214678	Total Claims Mgt.	50,163.90	7,693.48	8,703.00	41,460.90	571	03/18/2008	2,613.48	4/22/2008
Castaneda, Luis	229257	L & M Construction	18,800.46	8,957.05	8,957.05	9,843.41	774	05/12/2008	1,930.54	5/23/2008
Castellon, Roberto	105505	Atlas Adjusters Corp	38,921.00	11,223.79	20,849.73	18,071.27	648	04/14/2008	2,217.70	5/12/2008
Chan, Fee Ling	111199	Prof. Ins. Appraisal & Estimating	75,514.04	32,947.54	32,947.54	42,566.50	438	02/04/2008	1,600.98	2/14/2008
Chaviano, Osvaldo	197772	Leading Public Adjusters	63,622.85	22,371.24	31,993.12	31,629.73	1241	07/18/2008	2,144.80	2/5/2009
Chio, Jennifer	204639	All Risk Consultants	16,228.19	2,821.26	2,821.16	13,407.03	319	12/27/2007	1,608.91	7/2/2008
Chromatek Imaging Inc.3400 Powerline	225280	Salty Aviation & Adj.	178,023.62	153,560.82	117,798.24	60,225.38	799	05/14/2008	1,912.24	11/4/2008
Clarke, Anthony	188755	Damage Appr. Int'l Group	20,607.96	4,915.49	4,915.49	15,692.47	75	12/05/2007	1,556.50	6/19/2008
Cortez, Leovigildo	EPAS245781	Florida Claims Experts	167,869.90	116,954.15	116,954.15	50,915.75	1460	10/10/2008	2,178.98	10/20/2008
Cruz, Carmen	205628	Moreau Consultants	16,191.02	6,514.68	10,550.61	5,640.41	80	12/05/2007	1,851.76	1/14/2008
Cunis, Fidel & Mercedes	219969	Cartaya Insurance Appraisers	162,681.09	72,333.36	102,218.19	60,462.90	540	03/07/2008	2,365.44	9/12/2008
Deans, Jacqueline	700000573	Select Consultants	45,442.76	33,501.83	38,194.25	7,248.51	757	05/08/2008	2,069.64	9/22/2008
Diaz, Osvaldo	252640	Miami Public Adjusters	17,965.65	14,288.14	14,288.14	3,677.51	1257	07/24/2008	1,646.60	9/29/2008
Dopico, Harold	239540	The BCH Group	154,338.07	100,968.51	113,930.21	40,407.86	1654	12/31/2008	2,084.51	1/20/2009
Egbebike, Michael	207879	Pinnacle Appraisers & Umpire Svcs.	81,156.94	13,879.30	24,561.76	56,595.18	554	03/17/2008	2,138.93	4/2/2008
Ellies 50's Diner	256820	Mordecai Consultants	136,985.37	93,619.23	93,619.23	43,366.14	1020	06/13/2008	2,530.89	7/14/2008
Epstein, David	223385	Insurance Corp. Consultants	33,888.87	15,607.89	24,219.58	9,669.29	1039	06/23/2008	2,109.94	7/11/2008
Espejo, Ernecio	218710	Florida Claims Resources	12,638.83	3,597.51	3,597.51	9,041.32	302	12/20/2007	1,568.74	3/10/2008
Espinosa, Jose	212124	Master Claims Inc	18,871.01	12,299.02	12,299.02	6,571.99	101	12/06/2007	1,875.80	8/25/2008

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Evans, Terence	251388	Global Adj.	78,899.79	27,461.73	27,461.73	51,438.06	1471	10/14/2008	1,872.50	10/31/2008
Festary, Iliana	220507	The Public Adjusting Firm	53,556.43	33,372.23	33,372.23	20,184.20	387	01/21/2008	1,643.69	2/19/2008
Figueroedo, Luisa	233142	Leading Public Adjusters	106,890.57	43,811.93	65,174.08	41,716.49	598	03/28/2008	1,856.60	4/28/2008
Fuentes, Ramiro	205377	Statewide Claims Reps.	93,368.36	68,823.97	89,946.26	3,422.10	1637	12/11/2008	2,168.78	1/14/2009
Gallego, Nubia	211239	Total Claims Mgt.	44,277.28	25,076.16	25,076.16	19,201.12	112	12/06/2007	1,671.80	1/11/2008
Gaoette, Robert	199306	Florida Claims Consultants	36,671.28	15,429.75	15,429.75	21,241.53	547	03/13/2008	1,942.83	4/11/2008
Garcia, Arminda	212075/243378	Prof. Ins. Appraisal & Estimating	100,815.10	30,196.01	30,196.01	70,619.09	413	01/25/2008	1,926.12	2/14/2008
Garcia, Yenniser	217693	The Public Adjusting Firm	72,106.54	29,695.06	29,695.06	42,411.48	1331	08/27/2008	2,415.04	9/15/2008
Garcia, Zaymi	216095	The Public Adjusting Firm	52,726.86	27,507.63	31,916.14	20,810.72	912	06/02/2008	2,102.18	6/9/2008
Gonzalez, Barbara	221147	L & M Construction	72,760.46	35,322.64	35,322.64	37,437.82	348	01/11/2008	1,576.54	4/22/2008
Gonzalez, Leonel	205505	L & M Construction	41,856.18	31,514.05	31,514.05	10,342.13	123	12/06/2007	1,659.84	3/10/2008
Granada Gardens	5278	Damage Appraisal Int'l Group	246,729.01	163,322.69	163,322.69	83,406.32	508	02/28/2008	2,077.87	3/24/2008
Gutierrez, Eugenio & Sylvia	109256/162146	Prof. Ins. Appraisal & Estimating	40,871.13	38,474.45	38,474.45	2,396.68	251	12/11/2007	2,321.66	1/14/2008
Guzman, Angelica	197350	L & M Construction	50,429.93	20,608.93	20,608.93	29,821.00	626	04/07/2008	1,925.08	4/23/2008
Hayden, Lenore	232714	Holiday Adjusters Group	40,295.44	26,126.58	26,126.58	14,168.86	457	02/11/2008	1,615.02	2/25/2008
Heriveaux, Emmanuel	700003056	Florida Damage Assessment	44,671.10	21,048.52	21,520.46	23,150.64	415	01/25/2008	1,581.74	3/3/2008
Hernandez, Mayelin	208902	L & M Construction	70,630.87	14,262.98	14,262.98	56,367.89	375	01/16/2008	1,627.89	8/29/2008
Howard, Louis	213674	Zevuloni & Associates	84,754.62	32,967.79	33,463.96	51,290.66	1030	06/19/2008	2,333.08	6/26/2008
Huang, Hui	232494	Middagh Law Group	85,500.85	28,084.07	47,003.76	38,497.09	1609	12/04/2008	2,748.58	open
Ibarra, Misleidy	237348	Florida Claims Experts	53,079.61	31,989.70	31,989.70	21,089.91	1442	10/07/2008	2,071.06	10/16/2008
Jelke, Thomas	242206	Florida Claims Consultants	342,117.53	53,000.00	103,330.52	238,787.01	1251	7/22/2008	2,432.68	8/7/2008
Jomarron, Donorah	192432	Damage Appr. Int'l Group	17,791.37	7,043.56	7,043.56	10,747.81	748	05/07/2008	2,054.59	5/27/2008
Jones, David	216933	Americlaims	106,000.00	35,099.50	35,099.50	70,900.50	541	03/10/2008	1,908.20	3/24/2008
La Mer Condo Assoc.	778873	Keys Claims Consultants	5,028,139.11	1,193,241.87	2,213,039.87	2,815,099.24	1271	10/21/2008	47,206.82	12/8/2008
La Rosa, Gianni	217962	Prof. Ins. Appr. & Estimating	193,186.37	65,262.73	96,499.78	96,686.59	546	03/12/2008	2,161.03	3/24/2008
Laville, Jacqueline	229341	Key Biscayne Claims Adjusters	121,648.28	79,768.52	118,343.51	3,304.77	504	02/27/2008	1,976.76	3/17/2008
Leger, Ivana	209270	Florida Claims Consultants	98,361.81	62,406.72	98,771.02	-409.21	513	03/03/2008	1,636.31	4/28/2008
Leon, Luis	207404	Able Adjusting	27,278.25	24,350.85	24,350.85	2,927.40	580	03/20/2008	1,592.37	4/28/2008
Leon, Mario	201296	Prof. Ins. Appr. & Estimating	47,150.80	none	19,315.94	27,834.86	1299	8/11/2008	2,459.96	8/25/2008
Linder, Leslie & John	CO150068	Sun State Prof. Assoc.	475,450.84	83,019.37	196,341.50	279,109.34	1379	09/30/2008	3,643.22	1/29/2009
Lloyds, John	217736	L & M Construction	42,875.73	21,969.64	21,969.64	20,906.09	770	05/12/2008	2,068.83	9/26/2008
Lopez, Juan	198621	L & M Construction	39,284.10	25,700.83	29,027.51	10,256.59	458	02/11/2008	1,858.35	4/11/2008
Lopez, Mario	208217	L & M Construction	76,234.60	43,668.80	49,668.80	26,565.80	150	12/06/2007	1,521.86	1/11/2008
Luzuriaga, Carlos	187272	Green Tree Appraisers	61,899.75	34,484.02	34,484.02	27,415.73	581	03/20/2008	1,912.75	3/31/2008
Madrid, Karen	221367	The Public Adjusting Firm	74,026.33	22,000.69	22,000.69	52,025.64	347	01/11/2008	1,718.18	5/8/2008
Magua, Lazaro	211090	L & M Construction	27,390.74	15,799.94	15,799.94	11,590.80	827	05/23/2008	1,722.27	9/2/2008
Manrique, Patricia	218558	Law Office of Mitchell Zidel	38,126.29	5,965.33	6,308.41	31,817.88	1324	08/25/2008	2,326.38	8/29/2008
Mantilla, Jesus	212189	L & M Construction	84,843.58	50,844.82	50,844.82	33,998.76	1201	07/07/2008	2,145.14	9/26/2008
Martinez, Joe	700005756	MAS Mediation	65,065.05	30,745.48	30,745.48	34,319.57	952	06/03/2008	1,960.21	6/27/2008

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Maycock, Patrice	208210	Holiday Adjusters Group	67,669.00	29,639.84	29,639.84	38,029.16	164	12/07/2007	1,823.94	3/10/2008
Mejia, Cesar	220075	Total Claims Mgt.	38,093.58	25,945.25	25,945.25	12,148.33	668	4/18/2008	1,958.39	8/28/2008
Mendez, Ignacio	308881	L & M Construction	116,495.00	40,054.79	40,054.79	76,440.21	424	01/28/2008	1,728.06	2/25/2008
Mendez, Luis	194028	L & M Construction	88,631.64	28,354.93	41,409.93	47,221.71	625	04/07/2008	1,857.25	4/24/2008
Montoto, Julio	211185	Univeral Public Adjusting	50,916.48	13,642.71	26,972.39	23,944.09	514	03/03/2008	1,855.60	4/3/2008
Morales, Dulce	247791	Total Claims Adjustment	28,263.44	22,993.93	22,993.93	5,269.51	1350	09/04/2008	2,140.41	2/4/2009
Morales, Maria	227759	Espinal Insurance Appraisers	26,009.51	11,584.07	11,584.07	14,425.44	1263	07/28/2008	1,988.88	9/5/2008
Morejon, Aldo	195384	Damage Surveyors	52,000.00	25,949.90	25,949.90	26,050.10	590	03/26/2008	2,155.95	4/14/2008
Morgado, Yehilin	226723	Moreau Consultants	53,972.59	15,728.72	15,728.72	38,243.87	663	04/16/2008	1,982.57	5/8/2008
Nave, Tali	215897	Zevuloni & Assoc.	75,302.74	13,088.80	26,528.28	48,774.46	735	05/02/2008	2,484.13	5/23/2008
Neira, Manuel	178540	Total Claims Mgt.	61,084.28	39,973.59	39,973.59	21,110.69	179	12/07/2007	1,524.85	3/28/2008
Neira, Miguel	216528	L & M Construction	69,390.25	39,017.87	39,017.87	30,372.38	446	02/06/2008	1,588.76	5/8/2008
Orihueta, Juan	222810	L & M Construction	50,227.21	29,512.92	29,512.92	20,714.29	718	04/30/2008	1,991.38	9/26/2008
Orizondo, Ricardo	227818	Total Claims Mgt.	30,057.06	5,485.46	8,907.24	21,149.82	1284	8/6/2008	2,415.58	1/2/2009
Oropesa, Israel	200054	The Public Adjusting Firm	71,251.81	8,044.77	31,153.70	40,098.11	496	02/25/2008	1,833.72	8/25/2008
Orta, Julia	208976	Law Office of Mitchell Zidel	122,722.91	55,553.53	55,553.53	67,169.38	474	02/15/2008	1,576.94	3/19/2008
Pereyra, Luchy	187594	Prime State Public Adjusters	67,412.80	14,058.60	20,053.41	47,359.39	318	12/27/2007	2,029.80	8/25/2008
Pincus, Charlotte	180372	Lighthouse Public Adj	60,080.16	48,711.03	48,711.03	11,369.13	960	06/04/2008	1,832.60	6/16/2008
Priskei, Jeffrey	208288	Apex Est. & Appr.	53,387.87	39,777.00	39,777.00	13,610.87	195	12/07/2007	2,069.96	3/21/2008
Quintana, Ignacio	199003	PICC	27,808.06	18,926.28	27,046.29	761.77	1269	07/29/2008	1,871.30	8/11/2008
Raudles, Sagrario	16075	L & M Construction	52,499.52	27,836.50	27,836.50	24,663.02	371	01/15/2008	1,729.82	1/30/2008
Reyes, Mayra	211726	Florida Claim Clinic	74,965.00	12,847.17	20,584.69	54,380.31	607	04/02/2008	2,089.44	4/17/2008
Rivera, Victor	218174	Americlaim Consultants	30,000.00	15,035.01	15,035.01	14,964.99	520	03/04/2008	1,570.45	3/24/2008
Rizo, Dingo	212187	L & M Construction	74,604.02	none	43,400.58	31,203.44	364	01/15/2008	1,721.49	8/4/2008
Robulock, Marie	214832	GM & Assoc	65,644.20	31,172.32	31,172.32	34,471.88	389	01/21/2008	1,603.58	2/4/2008
Rodriguez, Carlos	205039	The Public Adjusting Firm	72,572.06	41,527.44	41,527.44	31,044.62	550	03/13/2008	1,781.08	4/3/2008
Rodriguez, Eduardo	198330	Moreau Consultants	35,173.42	23,299.72	25,000.00	10,173.42	204	12/07/2007	1,727.28	8/25/2008
Rodriguez, Yanet	211329	Damage Appr. Int'l Group	10,156.83	none	7,122.49	3,034.34	207	12/07/2007	1,600.37	2/21/2008
Roman, Adriana	225916	The Public Adjusting Firm	60,012.36	28,131.85	32,131.85	27,880.51	611	04/02/2008	2,019.30	4/24/2008
Rubalcaba, Eduardo	88181	L & M Construction	83,730.79	17,258.98	22,482.71	61,248.08	712	04/29/2008	2,872.64	5/19/2008
Saintvil, Anotte	227289	Florida Claims Consultants	33,710.88	14,438.05	22,764.24	10,946.64	1038	06/23/2008	2,043.60	7/11/2008
Sason, Gabay	198839	Zevuloni & Assoc.	170,928.69	143,947.69	92,472.41	78,456.28	1577	11/25/2008	2,404.79	12/8/2008
Schwartz, Morton	228125	TND Adjusting	87,256.51	36,067.70	77,256.93	9,999.58	405	01/24/2008	1,723.51	5/8/2008
Sequeira, Mauricio	218049	Leading Public Adjusters	25,550.04	10,821.50	10,821.50	14,728.54	500	02/26/2008	1,643.56	3/19/2008
Silva, Carlos	220985	L & M Construction	52,542.02	31,464.32	31,464.32	21,077.70	1202	07/07/2008	2,101.85	7/18/2008
Springmeyer, Patricia	220871	Florida Claims Consultants	48,042.66	none	25,396.59	22,646.07	689	05/29/2008	1,778.51	6/16/2008
Suarez, Odalys & Carlos	233539	L & M Construction	57,397.84	35,423.50	35,423.50	21,974.34	1200	07/07/2008	1,869.42	9/26/2008
Suarez, Yakelin	211091	L & M Construction	21,894.55	12,600.43	12,600.43	9,294.12	1349	09/04/2008	2,271.38	9/12/2008
Tamayo, Roberto:Tamayo, R. #2	232716	The Public Adjusting Firm	43,244.59	12,489.37	25,351.08	17,893.51	1498	10/22/2008	2,258.67	12/5/2008

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Teboul, Salomon	181055	Hecht Construction	72,188.78	17,186.15	78,562.31	-6,373.53	395	01/21/2008	2,063.46	2/25/2008
Thompson, Keyla	231028	Pinnacle	28,963.84	8,796.99	45,773.43	-16,809.59	1514	10/27/2008	3,190.14	1/15/2009
Torres, Harris	222393	The Public Adjusting Firm	51,921.28	6,796.81	29,753.83	22,167.45	819	05/21/2008	2,108.38	6/10/2008
Torres, Jorge	201022	Insurance Corp. Consultants	115,050.68	72,438.68	96,554.52	18,496.16	532	03/06/2008	2,405.78	3/31/2008
Valdes, Rodolfo	213786	The Public Adjusting Firm	42,517.73	27,950.44	27,950.44	14,567.29	536	03/07/2008	1,970.60	4/2/2008
Vargas, Carlos	213086	PICC	59,942.82	4,531.11	11,993.80	47,949.02	1268	07/29/2008	2,094.06	9/12/2008
Vazquez, Jorge	227230	Moreau Consultants	42,853.09	26,557.61	30,657.61	12,195.48	822	05/22/2008	2,035.57	6/6/2008
Vidal, Lilian	204806	Total Claims Mgt.	33,454.85	20,050.60	20,050.60	13,404.25	444	02/06/2008	1,589.15	5/5/2008
Volpe, Corrine	04-50223	Prof. Ins. Appr. & Estimating	47,541.87	28,836.12	28,872.86	18,669.01	1406	9/24/2008	2,462.64	10/29/2008
Yanes, Santiago	189349	Damage Appraisal Int'l Group	28,564.79	12,666.25	12,666.25	15,898.54	268	12/14/2007	1,749.84	3/21/2008
Young, Donna	233023	Claim Quest	19,180.95	9,460.06	9,460.06	9,720.89	828	05/23/2008	2,125.71	6/25/2008
Zunjic, Gladys	208621	JMA Adjusting	314,128.74	163,056.21	163,056.21	151,072.53	1435	10/3/2008	3,610.07	1/12/2009
TOTALS			14,791,755.65	5,486,909.17	7,377,390.45	7,414,365.20			307,809.21	