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November 14, 2026

Commissioner Timothy J. Temple, Chair
Commissioner Glen Mulready, Vice Chair
National Association of Insurance Commissioners
Pre-Disaster Mitigation and Risk Modeling (EX) Working Group

RE: Adoption of the Residential Mitigation Grant Program Model Act

Commissioners Temple and Mulready,

Florida would like to take a moment to express our strong support for the adoption of the Residential Mitigation Grant Program Model Act. This Model Act represents a significant step forward in reinforcing the leadership of state insurance regulators in advancing consumer protection through home hardening initiatives and strengthening the resiliency of our nation's residential infrastructure.

While Florida fully supports the principles and objectives of the Model Act and is in favor of its adoption, Florida's unique and well-established mitigation grant program, which has evolved over several decades, presents circumstances that would preclude Florida from adopting the Model Act in its current form at this time. Furthermore, Florida has a mature mandatory discount program for wind mitigation efforts, which offers significant wind premium reductions for these efforts.

Nevertheless, Florida remains steadfast in its commitment to advancing mitigation and resiliency efforts nationwide. We recognize the significant work and thoughtful collaboration that have contributed to the development of this Model Act and fully support the membership's efforts to move it forward. We believe the Model Act establishes an important foundation for states seeking to develop, implement, and administer residential mitigation grant programs, ultimately strengthening the resilience of homes and communities across the country.

Florida appreciates the opportunity to express its support and provide comment.

Sincerely,

Nicole Crockett
Market Research Director
Florida Office of Insurance Regulation

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