



**CHARLIE CRIST**  
GOVERNOR

June 1, 2010

Interim Secretary Dawn Roberts  
Department of State  
R.A. Gray Building  
500 S. Bronough Street  
Tallahassee, Florida 32399

Dear Interim Secretary Roberts:

By the authority vested in me as Governor of the State of Florida, under the provisions of Article III, Section 8, of the Constitution of Florida, I do hereby withhold my approval of and transmit to you my objections to, Committee Substitute for Committee Substitute for Senate Bill 2044, enacted during the 42<sup>nd</sup> Session of the Legislature of Florida, convened under the Constitution of 1968, during the Regular Session of 2010 and entitled:

An act relating to Insurance...

Senate Bill 2044 makes numerous changes to the law relating primarily to residential property insurance. I am most concerned about the expansion of the current expedited rate filing procedure for property insurers that makes it easier to increase Floridians premiums. During these very difficult economic times, Florida's consumers should not have to be concerned with an additional premium increase to their policy.

Additionally, the bill makes troubling changes to the way mitigation discounts are applied. Specifically, responsible Floridians who have already made investments to harden their homes could be unfairly penalized.

Therefore, I am withholding my approval of Committee Substitute for Committee Substitute for Senate Bill 2044, and do hereby veto the same.

Sincerely,

Charlie Crist

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