



Lisa Miller & Associates®

Business Development, Government Consulting, Public Relations

OIR Workshop on Wind Mitigation Inspection Form & Rule (9-2-25)

The Florida Office of Insurance Regulation (OIR) held its third workshop today (September 2, 2025) to solicit questions, comments, and suggestions in its ongoing efforts to update Rule 69O-170.0155 which includes an updated [Uniform Wind Mitigation Verification Inspection Form](#) (Form OIR-B1-1802) for insurance companies to use with their policyholders. The form is being amended to update the fixtures or construction techniques demonstrated to reduce windstorm loss gleaned from OIR's [2024 Residential Wind-Loss Mitigation Study](#), performed by Applied Research Associates (ARA).

Legislation enacted in 2023 requires OIR to reevaluate and update the mitigation features that qualify for discounts and the amount of discounts every five years, starting in 2025. The actual mitigation discount credits (Forms [1699](#) and [1700](#)) are still being worked on as well, including previously voiced concern they could lower the amount of currently available discounts. Today's hour-long workshop, however, focused solely on Form 1802 above concerning the inspection that earns the discounts.

The form's ongoing changes currently include verification on whether the home and roof meet the Insurance Institute for Business & Home Safety (IBHS) FORTIFIED standard, verification of double layers of secondary water resistance and sealed roof decks, and the addition of a roof slope section that classifies "high slope" roofs as requiring at least two-thirds of the main roof be higher sloped. These changes generated some concerns among stakeholders in past workshops. Home inspectors voiced support for the FORTIFIED standard, while the roofing association was against it being included, noting the Florida Building Code standards are stronger. Some of those same concerns came out at today's workshop.

Insurance companies have not been involved in the form changes in the prior workshops, as their concerns focus on how it will be applied, which OIR also heard about at today's workshop from insurance company representatives. OIR was anticipating today's workshop would be the final one, as the new inspection form will be required for all new and renewal policies beginning January 1, 2026. OIR clarified today that it will adopt the inspection form first, then consider associated discounts, still under development. It is not clear if OIR will hold further hearings on the inspection form after today. Once it finalizes changes, OIR will present it to the Governor and Cabinet for approval, and give stakeholders time to request a rule hearing on them.

The only change to the Rule itself going into today's workshop is a requirement that insurance companies receiving an OIR-B1-1802 form on an active policy submit a copy of the form to OIR within 21 days of receipt, via OIR's web portal.

OIR staff participating in today's workshop were Anoush Brangaccio, Senior Policy Advisor, and Ryan Orbe, Chief Legal Counsel. Together with Richie Frederick, Director of Property & Casualty Review, they are responsible for implementing the updated forms and new discounts.

Brangaccio said the changes to the Inspection Form itself going into today's workshop were a streamlining of references to FORTIFIED, and provisions to begin collecting data now to support the various discounts, such as tile and roof deck attachments. This is expected to help clarify as well how the IBHS standards compare to Florida standards.

Here are the issues discussed today, with notable comments, questions, and suggestions.

How do inspections relate to discounts?

Brangaccio clarified that features on the [Inspection Form](#) won't necessarily correlate to a discount. The form would be rolled-out first, followed by a list of discounts.

Brian Newman, General Counsel of Citizens Property Insurance Corporation Q: "Is there any concern that homeowners may think they're entitled to the discount for roof slope, if it's on the form, or inspectors might unknowingly relay that to the homeowner? That is a little bit of a concern on our end."

OIR A: OIR replied that it is trying to model this out, including any associated discounts, and "create some flexibility." "Everybody knows how much more complicated they are than the current ones, and so it's taking a lot to kind of get through them and trying to see what we can, you know, kind of work with Citizens, understand the effect on policyholders, and we're trying to look at this on a broader scale," said Brangaccio. "There are recent questions that have been raised several times, and we still have them, about how we would implement the new discounts, given the old discounts, and those are all still being discussed, and how we can do this." She said there will be further workshops on the discounts.

Will the new Form 1802 immediately disqualify the use of the previous (current) version?

OIR clarified that the new Form 1802 and the updated Rule would be effective on the same date, indicating that the Rule's new 21-day window for insurance companies to submit the form to OIR would not apply to the previous form companies could still be receiving.

Brangaccio also made it clear that once the new form became effective (still presumably January 1, 2026), the old form could no longer be used. Orbe said the 21-day requirement begins on the day the insurance company receives the form.

David Halstead, Director of Underwriting with Florida Family Insurance, cautioned that some policyholders who just had a recent inspection under the current Form 1802 might have to go through it all over again after January 1, 2026, if they move their coverage to another carrier. “That becomes not only a little bit of a barrier, but then a hard customer experience to explain to someone that we understand that you just paid 100 bucks, couple 100 bucks, to have a wind mitigation done. Now you have to do that again one year later, 18 months to two years later, just because a form changed,” said Halstead. He suggested, as was done in the past, that companies be allowed to grandfather forms for a period of time.

Brangaccio replied that “it’s something we need to make a final call on...it’s come up, back and forth.”

Feasibility of a 21-day window for insurance companies to submit Form 1802 to OIR?

Travis Miller, Shareholder of the Radey Law Firm Q: “One thing I want to talk to people about is particularly 21 days, because the underwriting period is longer than that, and depending on when you get to this period, the underwriting window might dictate how feasible 21 days is.

OIR A: Orbe said that OIR is “trying to create some flexibility” for insurance companies facing manual entry of the reportable data. There was an acknowledgment that this data could turn into a centralized repository for mitigation information that carriers could use for their own purposes.

Better, Broader Focus on Resiliency?

Lisa Miller, former Florida Deputy Insurance Commissioner and CEO of Lisa Miller & Associates asked if Insurance Commissioner Michael Yaworsky or others at OIR are working towards Code Plus, going beyond the current Florida Building Code requirements. “When you read that mitigation statute, does it lend itself to you and the interpretation of OIR that it is talking about Code Plus, or do we need to amend that statute so that it's clear that Florida is leading the way in Code Plus and resilient construction?”

Brangaccio replied: “Well, I think the statute talks about minimum standards and what we're doing right now is, if somebody has gotten FORTIFIED, which is a Code Plus, they can at least get the credit that we've mandated. I've talked with other manufacturers that have come in that kind of say how their product might be a Code Plus, because it's on top of something else. For example, maybe spray foam. That’s something I've raised with ARA, and it might be, depending on who gets the study next time, that we have to look at. How would we implement that on the current framework of what we've done? Is there a way to do it, or do we have to look at an additional framework for Code Plus? So we're starting the discussions at least for mandatory (rules).” She added that “carriers are always welcome to do something above and beyond what is in the statute.”

“Yes the carriers can do that,” agreed Miller. “They can reward those that build to FORTIFIED standards, but to include it in all of these discussions, in the forms, in our messaging – FORTIFIED, which I consider synonymous with Code Plus – we’re just we’re not working quickly enough. We have to keep talking about Code Plus like it’s as cool as Starbucks.”

Miller also suggested, after reviewing OIR’s [2024 Residential Wind-Loss Mitigation Study](#) performed by Applied Research Associates (ARA), from which the proposed form change and eventual mitigation discount credits emanate, that OIR hold a meeting with insurance carriers and underwriters. She noted that carriers are accustomed to a single page of credits but that the report has multiple pages of credits from its litigation credit tables. “These new credits that are being proposed in the ARA study may be a bit much, because they do beautiful science work, but they’ve probably never worked inside an insurance company and dealt with how the credits are applied,” said Miller. She added that the carriers are interested in great credits, because it reduces their risk of loss, “which is all of our goals.”

Role of Roofing Contractors

Mike Silver, Director of Technical Services for the Florida Roofing and Sheet Metal Contractors Association (FRSA), said “FORTIFIED roofs, by and large, are the same as the minimum standards required in the Florida Building Code. Very, very few and very minor differences, and that can be backed up by the folks who represent IBHS at the Florida Building Commission hearings. He said the Commission has tried to incorporate Code Plus provisions into the minimum building code.

Silver said he found oddities and commented on the following parts of the latest proposed Form 1802, “that by and large are all within the scope of roofing contractors,” he said. They are:

- There’s no inclusion for metal shingles. “It just says metal and should say metal panels and shingles.”
- Wood shingles and wood shakes are excluded. “Not sure why, as they’re fairly widely used and have fire implications from the insurance side.”
- Built-up is mentioned but not modified bitumens, “which are basically very similar to build-up and much more popular today.”
- The term ‘membrane’ was likely “intended to say single-ply membrane like TPO or PVC.”
- Other terminology. “We think the ‘secondary water resistance’ is actually a term that’s pretty well understood and is more accurate. A sealed roof deck implies that it’s completely sealed.
- “‘Roofing contractors’ are not mentioned in the form, even though we’ve requested to be in the qualified inspectors. We have general building and residential contractors

licensed under Section 49.111 and roofing contractors are also licensed under that statute.

On the last point, Silvers said that given their customers expect the roofing contractor to be able to fill out the form when the reroofing is complete, it only makes sense. “The only way currently we can fill out the form, in my opinion, is if the insurer requests that we do so under the last item, under qualified inspectors.”

Brangaccio replied: “We cannot add that because the list of approved home inspectors is in Florida Statute, and we can't go beyond that. So that's not something we can add by rule.”

Why FORTIFIED Matters

A representative with Smart Home America, based in Mobile, Alabama, cited a recent [University of Alabama study](#) that found the damage from 2020's Hurricane Sally could have been much worse, if not for the area's widespread adoption of the FORTIFIED construction standard. (This was the subject of a recent [story](#) in the LMA Newsletter.) “The study compared FORTIFIED built homes to standard construction and showed a 70% reduction in losses and 40% reduction in the amount of claims,” he said.

“The reason there was such a difference between the two – and yes, the Florida Building Code is very close to FORTIFIED – but the distinction with FORTIFIED is the documentation and verification. Building departments don't have the funding and demand power to do a full 100% third-party investigation and evaluation of a property during construction like the FORTIFIED program requires. That extra attention to detail and gathering of proof that goes not only through the third-party inspector but then through the third-party IBHS program makes that certificate superior,” he said.

As for the idea of allowing roofing contractors to do inspections, he recollected an insurance company in the past that had tried that “and the problem was, is they would x out sections or just not fill out the sections that they didn't have any knowledge or experience in. And you can't do a partial form. You have to complete the entire form. It's hard for me to believe that roofing contractors will know much about opening protection and some of the other things that we look at.”

“The big difference between FORTIFIED and the 1802 form is that FORTIFIED actually looks at installation and the OIR form wants to know if the product has prior approval, regardless of whether it is installed properly or not,” he added.

Question on greater safety vs. affordability

Kari Hebrank, representing the Florida Homebuilders Association and PGT Industries, commented that it's important that whatever products and standards included in Form 1802

are consistent with the Florida Building Code and statewide product system. She said there's also the issue of cost. "When you start talking Code Plus or FORTIFIED, or those levels that are above, we just want to make sure that none of that is mandated in order to get an insurance discount. We already have an affordability problem in our state," Hebrank said. "Consumers always have the option of going above and beyond on their own."

Brangaccio replied: "We're not saying it's mandated, that that would be the only way you'd get a discount. We're just trying to figure out how do we do maybe recognize that there are other people out there that are spending more and going above if they can afford it, and maybe they should be rewarded as well."

Hebrank agreed. "If you go above and beyond, the amount should be greater," she said. She noted that Florida agencies don't always coordinate with one another. "A good example is in those areas that get hit, we don't mandate that they build back to a better standard, even though that's funded with city dollars. So that might be something to look at with Florida Commerce and how we can coordinate and maybe throw some dollars at that as well, so that people going back are doing impact glass or they're doing roofing procedures that provide that extra level of protection. Because in the long, it does save state money and also protects the residents," said Hebrank.

Another participant noted he's heartened by the inclusion of new language in the form on roof to wall connections, together with new products that are trying to address greater safety through retrofitted options.

Other suggested changes to Form 1802

Scott Koedel with Don Meyler Inspection suggested that OIR change question #1 of the form (What version of the Florida Building Code/South Florida Building Code was in force at the time of original construction?) to reference the permit application date instead, "the only date that really matters with respect to the building code." He was supported by Michelle Shishilla, Program Manager International Association of Certified Home Inspectors (InterNACHI). He also suggested OIR extend beyond 21 days the requirement that insurance companies must submit Form 1802.

On the potential for certain policyholders who had a recent wind mitigation inspection and would need another one because of the updated form, he said that "consumers who get an infection from certain industry participants like ourselves and others would be able to then have a form reissued under the new form. If they got an old form in November, December, they'd be able to get a new form reissued under the new rules come January 1," said Koedel. Another participant noted that four-point inspections are usually only valid for a year.

Michelle Shishilla with InterNACHI suggested that the term “spray foam insulation” be replaced with “spray adhesive and sealant” in Form 1802’s questions #5E and #8A concerning roof deck attachment. “There is a significant difference between sprinkle insulation and spray adhesive. They have two entirely different purposes. They are applied completely differently,” she said.

Stephen Wieroniey with the Spray Foam Coalition countered, saying “I don't think the blanket use of the term ‘sealant’ is accurate or recommended without some additional context.” He said he had submitted written comments to clear up the issue and align with how the spray foam industry used the terms and suggested OIR consider having a call with a small working group on the matter.

Glenn Stephens of the Florida Association of Building Inspectors questioned changes in this most recent iteration of Form 1802. Specifically, in question #6, “the wall connections made a significant verbiage change between the single routes and double routes, where you say minimum of two nails on one side and a minimum of one nail on the opposing side. This is different from the last form that you had out and the consistent forms in the past, where it was two nails on the wall side of the connector and one nail on the rack.” He also noted a terminology change in the roofing industry for question #7 “for root geometry, instead of utilizing flat roof using low slope in accordance with the Florida Building Code and the National Roofing Contractors Association.” OIR offered no reply.

Stephens added that he’d like to see a requirement that any individual filling out the form be required to complete a three-hour training session. “As of right now, the home inspector industry is the only one within this list that is required to take the three-hour course,” he said.

Ryan Orbe, OIR’s Chief Legal Counsel, in closing the workshop, reminded participants and the public that the comment period on the updated Form 1802 will remain open through September 8, 2025. Comments can be emailed to Stephanie Roman Caban, Assistant General Counsel, at Stephanie.RomanCaban@flor.com.

###