

Jacob Veaughn

From: Jacob Veaughn on behalf of Records Clerk
Sent: Wednesday, October 7, 2020 11:22 AM
To: 'mwgriner@gmail.com'
Cc: Consumer Contact
Subject: RE: Protect our solar rights! Docket: 2020-0000

Good afternoon, Michael Griner

We will be placing your comments below in consumer correspondence in Docket No. 20200000 and forwarding your comments to the Office of Consumer Assistance and Outreach.

Jacob Veaughn
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399
Jacob.Veaughn@psc.state.fl.us
850.413.6656

-----Original Message-----

From: mwgriner@everyactioncustom.com <mwgriner@everyactioncustom.com>
Sent: Wednesday, October 7, 2020 9:49 AM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Protect our solar rights! Docket: 2020-0000

Dear Florida Public Service Commission,

At the suggestion of Angela DeMonbreun, Regional Field Director (FL, TX, AZ, CO), Solar United Neighbors I am advising you of this situation with Frontline Insurance, my homeowner's insurance underwriter.

I was prepared to sign a contract with Sun Badger to install a 9.75 kWh net-metering solar system on my roof consisting of 26 LG 375w panels which would have offset 64% of my annual usage. The cost savings to justify this installation was estimated at about \$1,400 per year with no allowance for a rate increase. I contacted my insurance agent to confirm that my homeowner's policy would cover the solar panels and I was told that it would, however, that if I chose to install a net-metering system the underwriter, Frontline Insurance, would not renew the policy because according to my agent:

"there is contract language that allows FPL to hold you and your insurance company liable should someone be injured should the electric system cause injury or death. During blackouts and grids being down, there have been issues with this. The case law on this is still pretty new about who is actually liable for the injuries but until there are some court findings on this which claim the insured/insurance company isn't the one liable, Frontline has opted to not insure homes where net metering is going on. Even with umbrella coverage (which Frontline would not provide), the liability coverage (\$300K) on the home insurance must be used first. Furthermore, a lot of companies are starting to not cover them for wind damage and I would imagine we'll probably see more companies trend this way. "

Neither my solar provider nor my contact at EnergySage had ever heard of this position being taken by an insurance company, which is yet another deterrent to renewable energy initiated by the utility.

Frontline is currently providing me a very reasonable premium rate with discounts for a new roof and wind mitigation. I had my agent solicit quotes from other underwriters. Unfortunately, the lowest alternative (Safepoint) rate is about \$1,700 higher than my current premium which more than negates any financial incentive for installing the solar system. The only alternatives I can see is either to have the Florida Public Service Commission indemnify users from being sued when properly installed system are in place or to convince my insurance company to change their position.

Per the Solar United Neighbors website the Institute of Electrical and Electronic Engineers (IEEE) and Underwriters Laboratories (UL) set safety and engineering standards for the installation of solar systems. Some claim that, given that these standards are in force, there's no need for insurance.

Sincerely,

Michael Griner

619 Bridgeway Ln Naples, FL 34108-2778