

**Antonia Hover**

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**From:** Jennifer Brownfield  
**Sent:** Wednesday, October 7, 2020 4:22 PM  
**To:** Commissioner Correspondence  
**Subject:** Docket 20200000  
**Attachments:** Protect our solar rights! Docket 2020-0000; Protect our solar rights! Docket 2020-0000;  
Protect our solar rights! Docket 2020-0000

Good afternoon,

Please add the attached emails to Docket No. 20200000.

Thank you,

**Jennifer Brownfield**  
**Executive Assistant to Commissioner Julie I. Brown**  
Florida Public Service Commission  
2540 Shumard Oak Blvd.  
Tallahassee, FL 32399  
(850) 413-6030

## Antonia Hover

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**From:** mwgriner@everyactioncustom.com on behalf of Michael Griner  
<mwgriner@everyactioncustom.com>  
**Sent:** Wednesday, October 7, 2020 9:49 AM  
**To:** Office of Commissioner Brown  
**Subject:** Protect our solar rights! Docket: 2020-0000

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Commissioner Julie Imanuel Brown,

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

## Antonia Hover

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**From:** Bethz@everyactioncustom.com on behalf of Elizabeth Zaharioudakis  
<Bethz@everyactioncustom.com>  
**Sent:** Wednesday, October 7, 2020 1:54 PM  
**To:** Office of Commissioner Brown  
**Subject:** Protect our solar rights! Docket: 2020-0000

Dear Commissioner Julie Imanuel Brown,

Amid a public health and economic crisis, it's clear that Florida's electric utilities should be doing a whole lot more to promote rooftop solar - a known job creator that keeps money in families' pockets.

Before COVID-19, "solar installer" was the fastest growing job in the country, and the solar industry employed 250,000 people. The COVID-19 crisis could put half, 125,000, of these jobs at risk in communities across the United States. In the Sunshine state, before this crisis began, the solar industry employed over 12,000 Floridians. Now, over 1 million Floridians are unemployed, and Florida has already lost 22% of its workforce.

People and businesses across the state rely on common sense solar policies to take control of their own energy, save money, and choose how they power their lives.

Not only does solar create jobs and save us money, but when paired with batteries, solar panels can contribute to the resilience of the electric grid and provide back-up power in emergencies. As we face another intense hurricane season, Floridians need more tools – not fewer – in order to weather all the storms that are coming our way.

Thank you for defending solar workers, business owners, and residents by protecting our bedrock solar policies here in Florida.

Sincerely,  
Elizabeth Zaharioudakis  
1147 Homard Blvd E Jacksonville, FL 32225-7318

## Antonia Hover

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**From:** joshua.benmoore@everyactioncustom.com on behalf of Josh M  
<joshua.benmoore@everyactioncustom.com>  
**Sent:** Wednesday, October 7, 2020 11:22 AM  
**To:** Office of Commissioner Brown  
**Subject:** Protect our solar rights! Docket: 2020-0000

Dear Commissioner Julie Imanuel Brown,

Amid a public health and economic crisis, it's clear that Florida's electric utilities should be doing a whole lot more to promote rooftop solar - a known job creator that keeps money in families' pockets.

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Sincerely,  
Josh M  
Jacksonville Beach, FL 32250