

Bill language being 'worked out' as Florida's property insurance session nears

'It's not just one thing that needs to be fixed in the property insurance world,' Sen. Jeff Brandes says

By: [Forrest Saunders](#)

Posted at 4:06 PM, Apr 27, 2022

and last updated 4:06 PM, Apr 27, 2022

TALLAHASSEE, Fla. — There is a proclamation, goal and dates for May's special session on property insurance in Florida.

All the public needs now is the actual legislation.

In a statement, the governor's office said the "bill language is still being worked out and will be available closer to the special session."

Gov. Ron DeSantis' priorities include dropping prices, offering more choices and stabilizing the market ahead of hurricane season.

"Florida's legal environment related to property insurance, has led to thousands of frivolous lawsuits," said Press Secretary Christina Pushaw. "In fact, Florida accounted for 79% of the nation's homeowners insurance lawsuits over claims, while making up only 9% of the nation's homeowner's claims, and Florida citizens are seeing the effects of this higher litigation in their rising premiums."

Lawmakers tell us any major change will likely require multiple bills targeting tort reform and beyond.

Sen. Jeff Brandes, R-St. Petersburg, one of the loudest advocates for an insurance-focused special session, was hopeful the broad scope of the governor's proclamation meant meaningful legislation was ahead.

"I thought the call was incredibly strong because it allows us to open up a variety of different issues," Brandes said. "It's not just one thing that needs to be fixed in the property insurance world."

Insurance reform didn't get beyond the Senate earlier this year.

A bill curbing unethical roofing claims and revamping Citizens Property Insurance died in the House. Leaders there wanted more time for previous changes to have an impact.

House Speaker Chris Sprowls, R-Clearwater, stuck to that message in a Tuesday statement.

"The Legislature made great strides on meaningful property insurance reforms in 2021, and we are already seeing the positive impacts of that work," Sprowls said. "We look forward to working with our partners to evaluate whether there is more we can do to address the availability and affordability of property insurance. The Florida House will remain primarily focused on addressing the needs of the policyholders of Florida."

Rep. Tom Fabricio, R-Hialeah, said at a bare minimum, lawmakers will need to increase Florida's catastrophe fund. The move, he believed, could prevent further insurance failures just before they're needed most.

"Are we going to be able to resolve the whole problem?" Fabricio asked. "I'm confident to say, no, I don't think that the entire problem of homeowners insurance in Florida will be resolved this session. It's a highly complex, very large problem."

While the GOP majority hammers out the plan, the state's minority party remains leery. Democrats continue to urge their colleagues to act with purpose.

"Folks are hurting," said Rep. Kamia Brown, D-Orlando. "If we're going to be brought up here, we have to put some meaning behind the legislation that we sit here and pass."

The governor set the special session for May 23-27. There remains a chance he'll expand its focus to include issues outside property insurance.