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House Democrats on Failed Property Insurance Crisis Solutions

TALLAHASSEE, Fla. – Following the passage of [Senate Bill 2-A](#) on property insurance during the Legislature’s second attempt to address Florida’s dire property insurance crisis, Florida House Democrats provided the following statements.

“I do not want Florida to become a place where only investment firms and multimillionaires can afford to have property insurance. For so many, owning a home here is the culmination of decades, sometimes generations, of hard work. Unfortunately, it’s becoming too expensive to attain the American Dream of homeownership in the Sunshine State,” said **Leader Fentrice Driskell (D-Tampa)**. “There’s a reason the previous Special Session’s bill had bipartisan support in the House and this one did not. This will not give Floridians the help they needed from their elected officials. We are paying the highest premiums in the country and nothing we did today will change that any time soon.”

“It’s time to give Floridians a bailout; finding additional ways for insurance company to wiggle from under a claim or increase premiums is unacceptable. Our citizens deserve more. According to the Republicans, this bill gives ‘hope.’ I stand to tell them, ‘hope don’t pay bills.’ Our citizens are crying out we can do better and we must do better,” said **Representative Patricia H. Williams (D-Pompano Beach)**.

“This legislation creates new time-consuming, and expensive hurdles for our constituents! This insurance bill removes the policy holder’s ability to hold the insurance companies accountable,” said **Representative Dianne Hart (D-Tampa)**.

“Today, we voted on a bill that won’t bring direct relief to homeowners. This bill will hinder the ability for every day Floridians to seek legal advice when their insurance company denies a claim and have no other choice to seek assistance from an attorney,” said **Representative Susan L. Valdés (D-Tampa)**. “This piece of legislation ‘hopes to stabilize the market.’ Hope doesn’t help residents of District 64 now. I voted against this bill today, and I am looking forward to our regular session in March and work with my Republican colleagues to bring some meaningful legislation

to bring relief to all Floridians.”

“This was a lost opportunity to deliver results for the people of Florida. Instead of guaranteeing rate reductions and providing consumers with more tools to hold insurance companies accountable we’re doing the complete opposite. Republicans are stripping away access to the courts while giving insurance companies more leeway to keep operating within the status quo. In a time of inflation and increased costs, we should be supporting Floridians—not prioritizing the profits of corporations,” said **Representative Anna V. Eskamani (D-Orlando)**.

“I am really saddened that my colleagues and I in the Florida Legislature couldn’t bring some relief to the homeowners. Our Floridians need help now to reduce their premiums and we must acknowledge that this crisis will worsen as so many will lose their homes as a result of the lack of affordability,” said **Representative Marie P. Woodson (D-Hollywood)**.

“This legislation puts homeowners on the hook for almost everything. It will make hiring an attorney so cumbersome and costly that homeowners will not be able to afford it. This in addition to the burdensome costs they have in property damage and rising premiums. We need to stop bailing out the companies and start bailing out our Floridians so that they will be able to keep their most valuable asset, their homes,” said **Representative Yvonne Hinson (D-Gainesville)**.

“Floridians have called us to affect and deliver a direct benefit to them in the form of reduced rates and costs for property insurance; instead this majority has delivered a windfall for the insurance carriers. It has given them their Christmas wishes but they’ve played the Grinch for policyholders. There’s no direct benefit for policyholders, not rate relief, no guaranteed oversight, less access to the court for low dollar claims and less money to winners of lawsuits. We’ve even made it harder for claimants to find unassisted relief - we’ve done nothing for bad actors on the other side. Every lawsuit is preceded by a denial or underpayment of their claim and we’ve not done enough to address this issue immediately. The relief we’ve given to the insurance companies has been immediate and tangible but we’ve left the relief for policyholders to hopes and prayers,” **Representative Christopher Benjamin (D-Miami Gardens)**.

“This is our second time convening a Special Session to address the property insurance crisis in our state. People need relief and legislative leadership is continuing to prioritize the insurance industry over every day Floridians. We know this bill will not provide relief. Leader Driskell and the Democratic Caucus filed a bill and offered amendments to guarantee real relief and none were accepted. When rates go up—and they will—look to who is in charge,” said **Representative Michele K. Rayner-Goolsby (D-St. Petersburg)**.

“There’s nothing new about Florida’s profits-over-people Republican politicians moving mountains to giveaway billions in corporate welfare to their campaign donors. They’ll do anything to stay in power, even sacrificing the pocketbooks of every single Floridian that stands in their way. As expected, they passed a massive giveaway to big insurance instead of providing real relief for homeowners who’ve seen their property insurance rates more than double since Ron DeSantis took office,” said

Representative Angie Nixon (D-Jacksonville).

“Last session we gave the insurance companies \$2 billion dollars and the constituents did not see a decrease in premiums nor was there a trickle-down savings passed on to constituents. This makes it very difficult for me to agree with giving insurance companies another billion dollars without any accountability to say that everyday Floridians will see a savings in their pockets, in fact Floridians may see an increase. We say Florida is the ‘free State,’ however, the only freedom in this legislation passed is for insurance companies to prey on Florida homeowners with the State of Florida bailout,” said **Representative Felicia S. Robinson (D-Miramar)**.

“Absolutely devastating. Floridians deserve homeowner insurance that affordable, available, and accountable to policy holders. Today the Florida House passed a homeowner’s insurance bill claiming to help homeowners, but it falls far short of this promise. The House GOP majority voted for a bill that will be devastating to Florida’s insurance market, homeowners, and possibly our state’s overall economic health, said **Representative Katherine Waldron (D-Lake Worth)**. “All this special session did was reward insurance companies with another \$1 billion in reinsurance funds, while reducing the possible ways Floridians can seek to hold bad actors accountable, whether it be individuals or companies committing fraud in the State of Florida.”

“Today is a sad day for the citizens of the State of Florida. My colleagues on the other side of the aisle acquiesced to the powerful and not the people and the ‘little man’ is going to feel the brunt of their decision. Our constituents deserve more. Those who voted yes on SB 2-A made a very clear message that they will help elevate their friends and cut down the 179,000+ constituents that elected them,” said **Representative LaVon Bracy Davis (D-Orlando)**.

“When the Special Session was announced to address the property insurance crisis, I was looking forward to working together with my colleagues across the aisle to find a solution that would provide immediate relief and reduce their insurance rates,” said **Representative Rita Harris (D-Orlando)**. “I was proud to co-sponsor [HB 9A](#) which would have provided that immediate relief that the people of House District 44 so desperately need. SB 2A does not provide that relief and in fact, instead of reducing costs, it will force some of my constituents to pay up to 20 percent more for their property insurance while potentially receiving less coverage. I look forward to finding solutions during legislative session to address the ongoing crisis.”

“This bill is detrimental to Floridians. Period. There are viable solutions that provide help to homeowners in HB9A and it was rejected. We need actual and tangible policy that provides us to live a healthy, prosperous, and safe life,” said **Representative Ashley Gantt (D-Miami)**.

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