

Want to reduce your property insurance premiums? Tell your Legislators to support House Bill 305 and Senate Bill 76!

Visit FLTortReform.com and click the *Take Action* button to sign a petition about this important legislation.

It takes less than 30 seconds!

Both bills address the issues listed below and will provide meaningful reform, if passed.

We need your support!

WHAT'S DRIVING RATE INCREASES:

- Frivolous lawsuits filed by trial attorneys who earn “fee multipliers,” generally of 2-3 times an average attorney’s hourly rate (ex. \$500 x 2.5 = \$1,250 an hour). They are able to earn six-figure fees on a \$10K settlement, none of which is shared with the policyholder- they keep it all to themselves
- Thousands of claims reported with damage to roofs that appear to be wear-and-tear or maintenance-related, rather than damage caused by a covered peril
- Reinsurance (“insurance for insurance companies) costs are rising because of lawsuits currently being filed for “damage” caused by a hurricane that made landfall three years ago!

INSURANCE INDUSTRY REFORM IS NEEDED:

- Ending fee multipliers will greatly reduce the egregious paydays for lawyers who file typical, run-of-the-mill lawsuits
- More consumer choice & more affordable options for roof coverage
- Reduce the statute of limitations for filing claims, which is an open invitation for fraud – damage should be reported immediately, not 3 to 5 years after it occurs