

Press Release
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Donald D. Brown and Dennis A. Ross Release Groundbreaking White Paper on Solving Florida's Homeowners Insurance Crisis

DeFuniak Springs, FL – July 26, 2024 – In anticipation of the release of his new book, “The 9 Guideline Principles to Enact Change: A Legislator’s Memoir – From Outhouse to State House,” former State Representative Donald D. Brown, in collaboration with Dennis A. Ross, is proud to announce the release of their new White Paper titled, **“Solving Florida’s Homeowners Insurance Crisis: A Strategic Root Cause Analysis.”**

The White Paper, authored by Donald D. Brown and Dennis A. Ross, delves into the complex issues surrounding Florida’s homeowners’ insurance crisis. While it encapsulates key arguments from Brown’s forthcoming book, it stands on its own with the added insights and expertise of Dennis A. Ross.

Ross, a recognized thought leader in the Florida Property Insurance Market, brings a wealth of experience from his tenure in both the Florida House of Representatives and the U.S. Congress.

“Dennis and I have had over 17 years to reflect on potential solutions to the crisis confronting Florida’s homeowners,” said Brown. “Policymakers face difficult decisions about the direction we should go. Many strategies have been tried and many have failed. Should we simply impose price controls, or should the government play a larger role in providing insurance and subsidizing the cost?”

The White Paper proposes a different approach:

1. **Proper Problem Identification:** It goes beyond addressing mere symptoms to accurately pinpoint the root causes of the crisis.
2. **Guiding Principles:** Establishes a set of guiding principles reflecting collective values, designed to resist populist or special interest pressures that fail to address the real problem.
3. **Legislation Evaluation Mechanism:** Provides a framework to evaluate future legislation, ensuring alignment with the established guiding principles.

“Florida’s future is too important to continue the failed policies of the past,” Brown emphasized. “Flipping switches, pushing buttons, and twisting knobs on the insurance system will not provide the long-term relief Florida homeowners deserve.”

The White Paper stresses that high homeowners’ insurance premiums are not the fundamental issue. Instead, it highlights Florida’s extraordinary vulnerability to hurricanes and the persistent human behavior of building and living in very dangerous places, expecting others to bear the cost.

We Can Do Better.

For more information and to access the full White Paper, please contact Donald Brown at info@donanddiane.com

About the Authors:

Donald D. Brown: A former State Representative of Florida, Don Brown is a recognized expert in insurance reform. He has dedicated his career to addressing the complex issues within Florida’s insurance market.

Dennis A. Ross: With extensive experience in both the Florida House of Representatives and the U.S. Congress, Dennis Ross is a thought leader in property insurance and has been at the forefront of legislative efforts to stabilize and improve the market.