



**Ron DeSantis**  
46th Governor of Florida



## [Governor DeSantis Signs Legislation to Continue Insurance Reform in Florida](#)

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**BRADENTON, Fla.** – Today, Governor Ron DeSantis signed SB 76, which builds on Governor DeSantis’ commitment to insurance reform in Florida. This bill protects Florida families by restructuring litigation rules for disputed insurance claims; expressly disallows contractors, public adjusters, and companies from using prohibited advertisements that encourage Floridians to make an insurance claim for roof damage; and imposes a fine of up to \$10,000 when companies violate the law.

“I’m proud to sign SB 76 today to continue our mission of insurance reform in Florida,” **said Governor Ron DeSantis.** “Since my first days in office, I have been committed to doing whatever it takes to reduce the burden of property insurance on Florida families. That includes signing into law historic reforms to the assignment of benefits process and appointing principled justices to our state courts. I want to thank President Simpson, Speaker Sprowls, Representative Rommel, and Senator Boyd for their hard work to pass this thoughtful legislation.”

“I applaud Governor DeSantis for taking action today on critical insurance reform,” **said Insurance Commissioner David Altmaier.** “The action today builds on the commitment the DeSantis administration has shown since Day One to make meaningful insurance reforms that help protect all Floridians by promoting the long-term sustainability of Florida’s insurance market and keeping our market competitive. Thanks to CFO Patronis, President Simpson, Speaker Sprowls, Senator Boyd, Representative Rommel, and the Florida Legislature for crafting this thoughtful legislation. Senate Bill 76 takes important steps to address the unique challenges facing the Florida property insurance market, address cost drivers within the market, and help stabilize rates for consumers.”

“Florida has become a beacon for companies who canvass neighborhoods creating roofing claims that would not otherwise be filed, driving up the cost of insurance for everyone. To mitigate these rising premiums, this legislation prohibits predatory roofing advertisement to prevent the abuse of fraudulent claims by contractors trying to take advantage of homeowners,” **said Senate President Wilton Simpson.** “The bill also establishes fair and reasonable guidelines for both the insurer and the insured during the claims process. I’m grateful to Senator Boyd for his leadership in guiding this legislation across the finish line and to Governor DeSantis for the strong stand he is taking to ensure Floridians have more affordable property insurance that they can count on in the horrible circumstance where a home is severely damaged or destroyed.”

“Homeownership is the foundation of the American Dream,” **said Florida House Speaker Chris Sprowls.** “Today’s reforms to our property insurance market help protect that dream for decades to come by bolstering the market, increasing affordability, and protecting consumers

from fraud and abuse. This thoughtful and bold reform package, that defends Florida's homeowners, is made possible through the leadership of Governor DeSantis, and strong leaders like President Simpson as well as Senator Boyd and Representative Rommel, who worked diligently through these complex issues to protect Floridians across the state."

"Homeowners property insurance rates have increased by 20, 30, 40 percent or higher in some cases," **said Senator Jim Boyd.** "Since 2013, \$15 billion has been paid out in claims in Florida. From those funds, 71 percent went to attorney fees, 21 percent to insurers defense costs, and a mere 8 percent went to the property owners for their losses. Florida accounted for over 76 percent of all homeowners' litigation in the country in 2019. With the passage of SB 76, I believe we will see a downward impact on those rates. I appreciate the Governor's leadership on this issue that will save our constituents on their annual homeowners insurance costs."

"Florida's property Insurance market has been in crisis for years," **said Representative Bob Rommel.** "Besides weather events, bad actors have been targeting homeowners and insurance companies. Over the past 7 years, insurance companies have paid out over \$15 billion in claims, out of which over \$10 billion went to attorney's fees. SB 76 is a big step towards stopping the abusive practices of these few bad actors, where they encourage homeowners to file insurance claims or even lawsuits. We have over 1,100 people a day moving to Florida and we need to ensure that consumers have the ability to obtain affordable insurance policies from private companies and not just Citizens, which was originally set up as the insurer of last resort. SB 76 will stabilize the market and should attract new insurance carriers to Florida."

During his time in office, Governor DeSantis has been committed to insurance reform and reducing the increasing cost drivers of property insurance. In 2019, Governor DeSantis signed into law HB 7065 to install reforms to the Assignment of Benefits (AOB) process. Find more about those reforms [here](#).

Governor DeSantis has also remained committed to appointing judges dedicated to upholding the Constitution and the rule of law. In total, Governor DeSantis has appointed 119 judges to Florida courts and 5 justices to the Florida Supreme Court. Following the appointment of these principled justices, the Court issued a ruling on December 31, 2020, to adopt the summary judgement standards articulated by the U.S. Supreme Court. These standards, which took effect on May 1, 2021, will reduce needless litigation, forum shopping, and other practices that drive up the price of property insurance for businesses and families. Find the opinion issued by the Court [here](#).

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