



# SPECIAL SESSION UPDATE



**FROM DECEMBER 13, 2022**

## **INSURANCE**

### **HB 1A & SB 2A - Relating to Property Insurance**

On Tuesday, December 13, 2022, the Florida legislature convened for the second day of Special Session relating to property insurance. The Florida House Committee on Commerce heard [HB 1A](#) by Representative Tom Leek (R-Ormond Beach), the bill passed favorably by a vote of 14 yeas and 5 nays. **AIF's Vice President of Governmental Affairs, Adam Basford, stood in support of this legislation.**

Also on Tuesday, The Florida House Committee on Appropriations heard HB 1A by Representative Tom Leek (R-Ormond Beach), the bill passed favorably by a vote of 22 yeas and 8 nays. **AIF's Vice President of Governmental Affairs, Adam Basford, stood in support of this legislation.**

The current Florida law allows for the practice known as "one way attorney fees." One way attorney fees currently allow a plaintiff who files litigation against an insurer to be protected from paying the legal fees of the insurer if the case is judged in favor of the defendant (the insurer). This policy has opened the door for thousands of frivolous lawsuits against insurers and has caused higher premiums. HB 1A and SB 2A ends this practice in Florida.

In addition, HB 1A and SB 2A reforms current Florida law regarding "Notice of Claims." Currently, Florida law allows residents up to three years after a natural disaster to file a claim. HB 1A and SB 2A shortens these timeframes and encourages home and business owners to file claims in a timely manner and will help reduce fraudulent claims.

Finally, HB 1A and SB 2A adds more protections to help ensure Citizens Property Insurance remains a residual market entity.

HB 1A will now go to the House floor for consideration.

[SB 2A](#) was introduced on the Senate floor today and was passed favorably by the Senate with 27 yeas and 13 nays.

**AIF supports legislation that helps keep property insurance affordable and transparent between consumers and providers by eliminating one way attorney fees, eliminating Assignment of Benefits, and restoring the statute of limitations for filing claims after a natural disaster.**