



SPECIAL SESSION UPDATE



FROM DECEMBER 14, 2022

INSURANCE

SB 2A - Relating to Property Insurance

[SB 2A](#) was introduced to the Senate floor on Tuesday, December 14th, 2022 and was passed favorably with 27 yeas and 13 nays.

Today, SB 2A was heard and debated on the House floor. It passed with 84 yeas and 33 nays.

SB 2A now heads to the Governor for approval.

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. SB 2A ends this practice in Florida.

In addition, 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. 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, SB 2A adds more protections to help ensure Citizens Property Insurance remains a residual market entity.

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.