



SPECIAL SESSION UPDATE



FROM DECEMBER 16, 2022

INSURANCE

HB 1A and SB 2A – Relating to Property Insurance

On Friday, December 16, 2022, Governor Ron DeSantis signed [SB 2A](#) into law.

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.

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.

On Monday, December 12, the Florida Senate Banking and Insurance Committee approved SB 2A by a vote of 9 yeas and 3 nays. The Florida Senate Fiscal Policy Committee approved SB 2A by a vote of 15 yeas and 5 nays. **AIF’s Vice President of Governmental Affairs, Adam Basford, stood in support of this legislation.** 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.**

SB 2A was introduced on the Senate floor Tuesday and was passed favorably by the Senate with 27 yeas and 13 nays.

On Wednesday, December 14, 2022, SB 2A was heard and debated on the House floor. It passed with 84 yeas and 33 nays.