







## FLORIDA JUSTICE ASSOCIATION

For Immediate Release











Coalition Of Florida Condominium Associations

## Consumer Insurance Coalition Unites Behind Florida Senate Insurance Proposal

**Tallahassee, FLA** – The coalition of consumer groups that staged large rallies in Tallahassee this week and has been participating in the Special Session on insurance, today threw its support behind the Florida Senate's insurance proposal. While the House proposal is similar to the Senate proposal, the groups said the Senate proposal was more consumer friendly.

"We believe the Senate proposal will deliver real rate relief to consumers and will continue to work in the long term." Said Bill Newton, executive director of Florida Consumer Action Network, one of the groups that organized the coalition.

The consumer groups, including Having Affordable Coverage, Fair Insurance Rates in Monroe, ACORN, Florida PIRG, the Villages POA, Cyber Citizens for Justice, the Florida Justice Association, and the Florida AFL-CIO, together represent at least 500,000 members. More groups are joining the coalition. The coalition believes the following parts of the Senate Bill are vital to consumers:

**Prior Rate Approval** – Also known as "File and use" rate approval, this *locks in the savings* to the people.

**Independent Insurance Consumer Advocate** in the Public Counsel office makes sure consumers will have a voice in future years.

**Make Citizens Competitive** -- Allow Citizens to sell complete insurance coverage and lines to help lower rates. Consumers need choices in the marketplace. Run Citizens like a real business.

**Eliminate Cherry Picking** — *Spread the risk* through broader assessments from the Catastrophe Fund instead of cherry picking perils, zipcodes, and policies.

Eliminate Florida-only subsidiaries PUP companies allow rate increases based on erroneous information. This charade must end.

**Statewide Building Code** A uniform statewide building code will lower rates for everyone. The Panhandle exemption must be eliminated.

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