



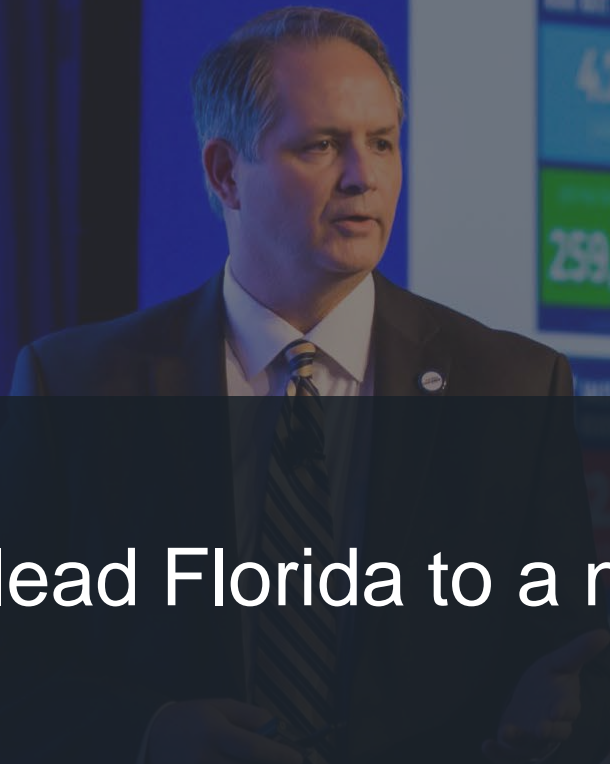
Mark Wilson

—
President and CEO
Florida Chamber of Commerce



Today's presentation can be downloaded at
www.FloridaChamber.com/INCON

“Florida is changing. Our economics, our demographics and our politics are all changing and these changes are both opportunities and challenges.” – Mark Wilson



“Our mission is to lead Florida to a new and sustainable economy.”

Unifying The Business Community



Solutions
(Research)



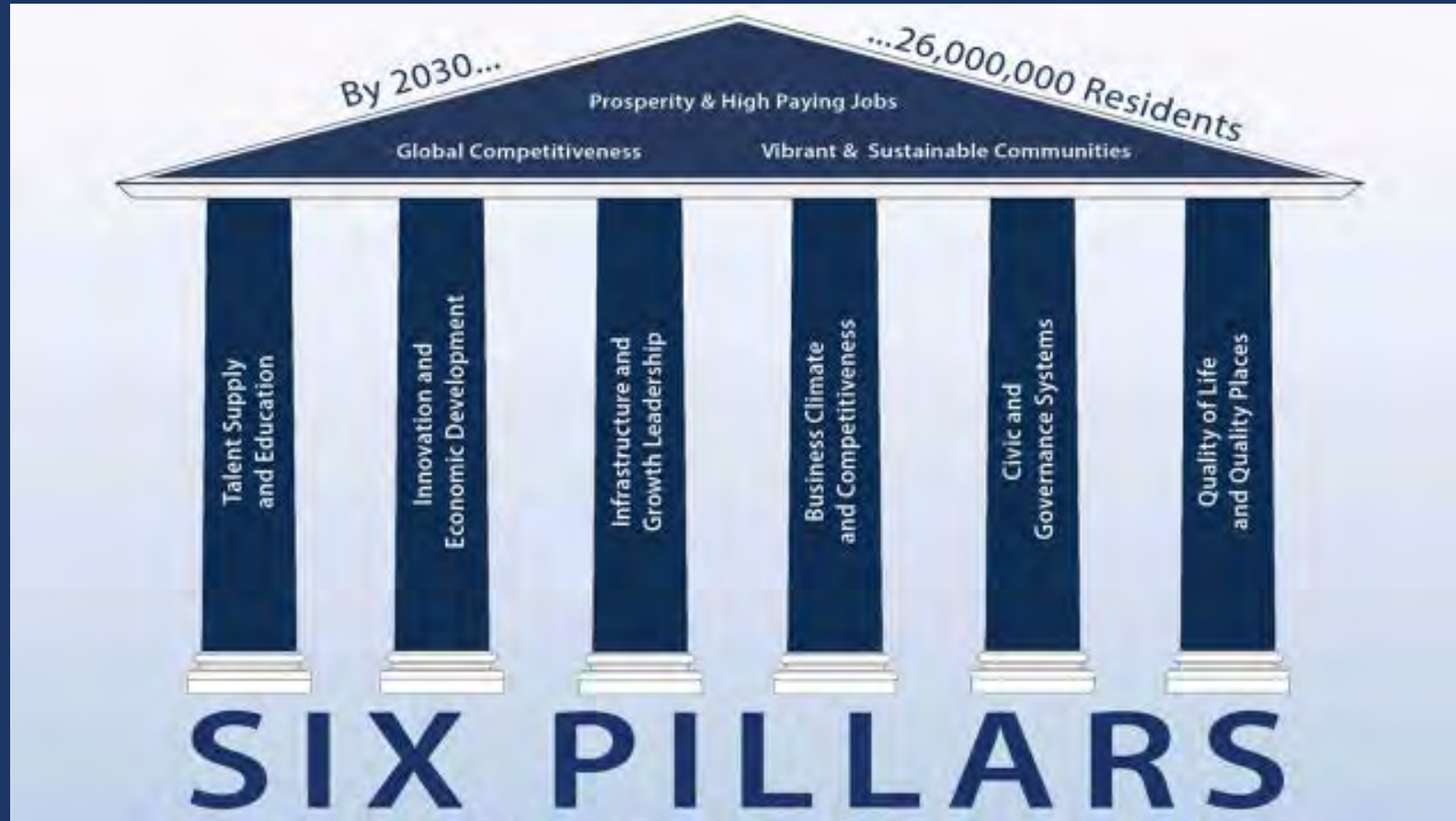
Actions (Lobbying
& Grassroots)



Leadership
(Elections)



The Framework For Florida's Future



Workers' Comp



Sen. Keith Perry



Debbie Harvey



Steve Knopik



Edie Ousley, vice president of public affairs for the Florida Chamber of Commerce, said a need still exists. Even if Altmaier agrees to NCCI's proposed rate reduction, Ousley said, workers' compensation rates will still have increased over the last two years and, she said, would be some of the highest rates paid by employers across the Southeast.

"While regulators have proposed somewhat of a reduction, the net effect is still an increase in rates leading to higher bills for job creators and a lack of predictability," Ousley said.

Assignment of Benefits (AOB)



<http://www.fightfraud.today>

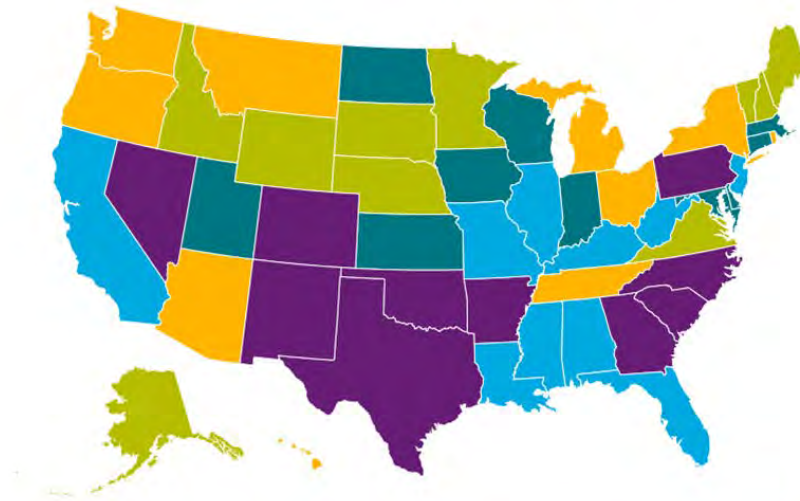
AOB Fraud - What's Being Reported...



Bad Faith Reform



2017 Ranking of State Liability Systems



1—10	11—20	21—30	31—40	41—50
1. South Dakota	11. Delaware	21. Oregon	31. Oklahoma	41. New Jersey
2. Vermont	12. Utah	22. Michigan	32. New Mexico	42. Kentucky
3. Idaho	13. Iowa	23. Hawaii	33. North Carolina	43. Alabama
4. Minnesota	14. Massachusetts	24. Rhode Island	34. South Carolina	44. Mississippi
5. New Hampshire	15. Indiana	25. Arizona	35. Colorado	45. West Virginia
6. Alaska	16. Connecticut	26. Ohio	36. Arkansas	46. Florida
7. Nebraska	17. North Dakota	27. Montana	37. Nevada	47. California
8. Wyoming	18. Kansas	28. Washington	38. Pennsylvania	48. Illinois
9. Maine	19. Maryland	29. New York	39. Texas	49. Missouri
10. Virginia	20. Wisconsin	30. Tennessee	40. Georgia	50. Louisiana

- 46th
- \$3,400

Does Florida's Legislature Exist To Enrich Plaintiff Attorneys Or To Serve The Sunshine State's Voters?

THE WALL STREET JOURNAL.

Category 5

A Florida Republican keeps a trial bar payday going for another year.

April 1, 2017 - Wall Street Journal Editorial Board

Florida homeowners might want to remember the name Anitere Flores when they or next insurance bill. The South Florida Republican this week blocked an effort to stop an attorney scheme that's endangering the state's taxpayer-backed catastrophic insur-

sending premiums skyrocketing.

Citizens Property Insurance Corp., the state-backed insurer, spent years building surplus after the active 2004-05 hurricane season. Now the momentum is bleeding. On Wednesday the insurer announced its first net loss since 2005: \$27.1 million. Citizens expects to lose money next year too, and projects a 2018.

Citizens attributes the red ink to "assignment of benefit" abuse, which was a month ("Florida's Trial Bar Hurricane," March 15). AOB, as it's known, allows lawyers and contractors convince homeowners to sign over their rights to kinds of home damage. Insurers typically settle these claims to avoid court battles, and thanks to Florida law they're on the hook for attorney fees.

Local plaintiffs firms like Cohen Grossman and the politically connected Gonzalez & Hevia have latched onto this money train, particularly in high risk of hurricanes. Citizens estimates that 96% of its total claims in Miami-Dade, Broward and Palm Beach counties, where the insurer has policies.

Republican state Senators Dorothy Hukill and Kathleen Passidomo refused to allow the Hukill-Passidomo reform onto the agenda for this legislative session.

That's a remarkable political choice given that Sen. Flores, who's been paying increasingly high premiums thanks to AOB, stopped writing new policies in the tri-county area, and Citizens is in business on Citizens, the insurer of last resort. Citizens is expected to keep up with the growing risk, which means more potential for a fiscal disaster.

Sen. Flores declined comment to us, and no wonder. She placed two bills on the agenda sponsored by Democrat Gary Farmer, who used to run Florida's trial bar. Farmer's bills would keep the attorney fee game going, among other bad ideas. Flores better hope a Category 5 hurricane doesn't hit the state this year and hobble Citizens even more than their politicians have.

THE WALL STREET JOURNAL.

Florida's Trial Bar Hurricane

Legal abuse threatens insurers that absorb extreme weather risk.

March 14 - Wall Street Journal Editorial Board

Governor Rick Scott has done heroic work to shore up the finances of Florida's catastrophic insurer before the next big hurricane makes landfall. But storm or no storm, taxpayers will still get whacked with Category 5 bills if Tallahassee doesn't shut down the state's latest plaintiffs attorney get-rich-quick scheme.

Insurers, in cahoots with local contractors, are crisscrossing the state to buy their insurance rights, a practice known as "assignment of benefit." Change, the lawyers promise to handle property claims for settlement paydays.

What happens next. A 1950s-era Florida law for all attorneys fees if they lose in court.

THE WALL STREET JOURNAL.

Litigation Fiesta for Florida Plaintiffs Bar

March 21, 2017 - Matt Fullenbaum, Director of Legislation, American Tort Reform Association

You sound an appropriate warning about the storm of meritless litigation now raining down on Florida taxpayers and insurance-policy holders by personal-injury lawyers and shady contractors with whom they've concocted the latest scheme rich quick at everyone else's expense ("Florida's Trial Bar Hurricane," Review & Outlook, March 15).

Though pending legislation could constructively address the so-called "assignment of benefits" scam and other lawsuit rackets, Sunshine State voters should be reminded that two key state Republicans, Speaker of the House Richard Corcoran and Senator President Joe Negron, are currently running obedient interference for the powerful plaintiffs bar. Unless and until their constituents convince them to support commonsense civil justice reforms, Florida's trial lawyers and liability-expanding judges will continue to earn the state its well-deserved reputation as a "judicial hellhole."

THE WALL STREET JOURNAL.

How Florida Saved Taxpayers

September 12, 2017 - Wall Street Journal Editorial Board

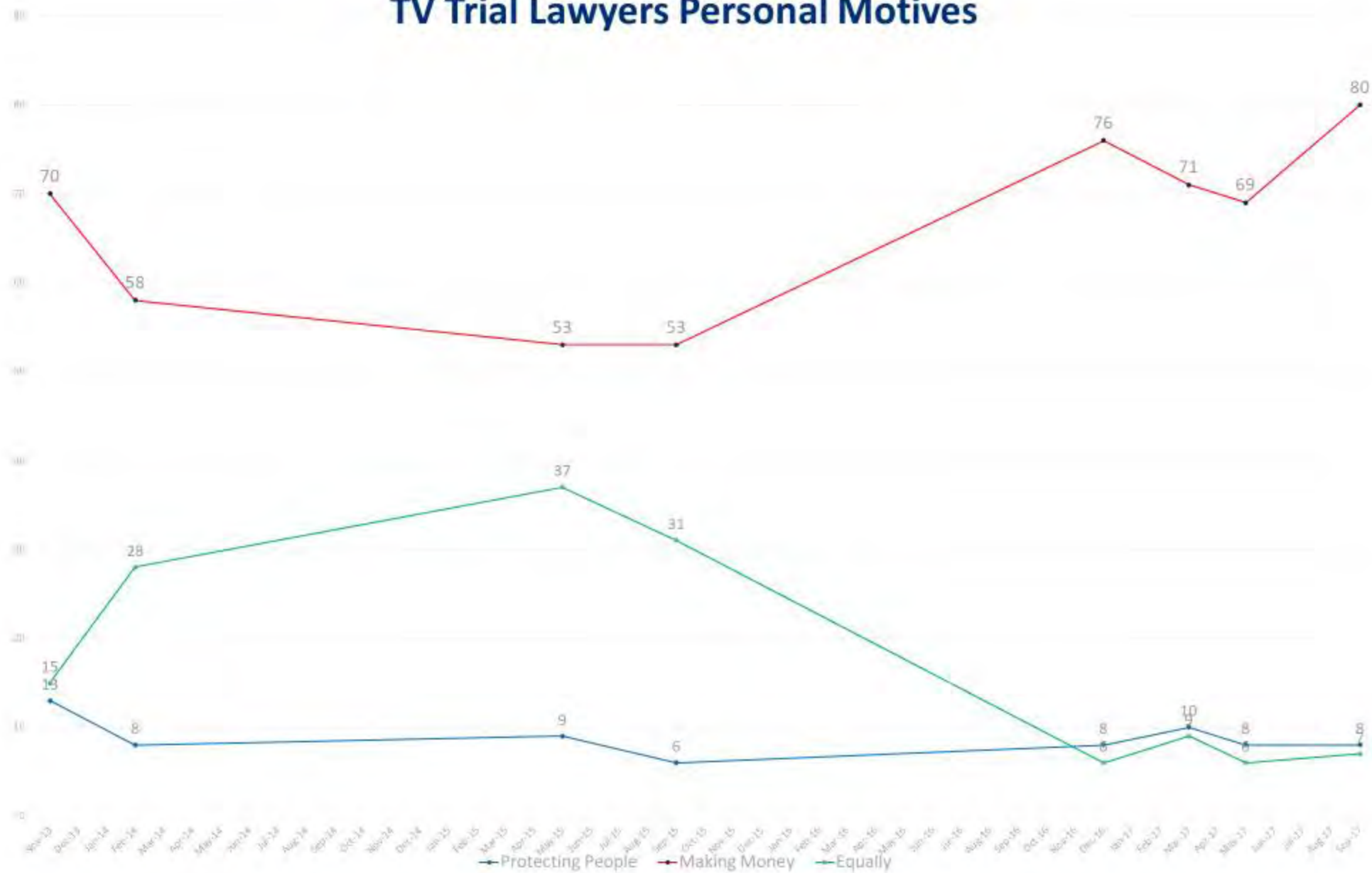
These columns are often critical of government, especially when public officials put taxpayers on the hook for future risks. Think Fannie Mae, or federal flood insurance. So it's worth pointing out when a government acts to reduce taxpayer liabilities ahead of a fiscal storm, as Florida did before Hurricane Irma.

The example is taxpayer-backed Citizens Property Insurance Corp., the state-owned insurer that not long ago was a fiscal disaster awaiting the next hurricane. But CEO Barry Gilway told us Tuesday that he's "absolutely confident" that Citizens, which boasts a \$7.4 billion fiscal surplus, "can cover all the claims from Irma." The news should come as a relief to policy holders and Floridians who hold other forms of insurance, all of whom Citizens can tax, under state law, to fill fiscal holes.

The Tallahassee-based insurer's good fortune is due to a mix of luck, in the form of 12-year lull in major hurricanes, and some important reforms that weren't always popular when they were made. Since taking the CEO job in June 2012, Mr. Gilway, backed by Chairman Christopher Gardner and Governor Rick Scott, bought reinsurance, built surpluses and aggressively shrank its footprint in the state.

In 2011 Citizens insured 1.5 million policyholders; today it insures 452,000. Private insurers have taken up the slack. This had the benefit of spreading damage risk from hurricanes across the globe via reinsurance rather than keeping it all in Florida.

TV Trial Lawyers Personal Motives



Florida is Fragile...Policy and Elections Matter

- 132 @ 100%
- 14 Legislators Earned An “A”
- 37 Legislators Earned An “F”
- \$100 Million

Tale Of Two Florida's

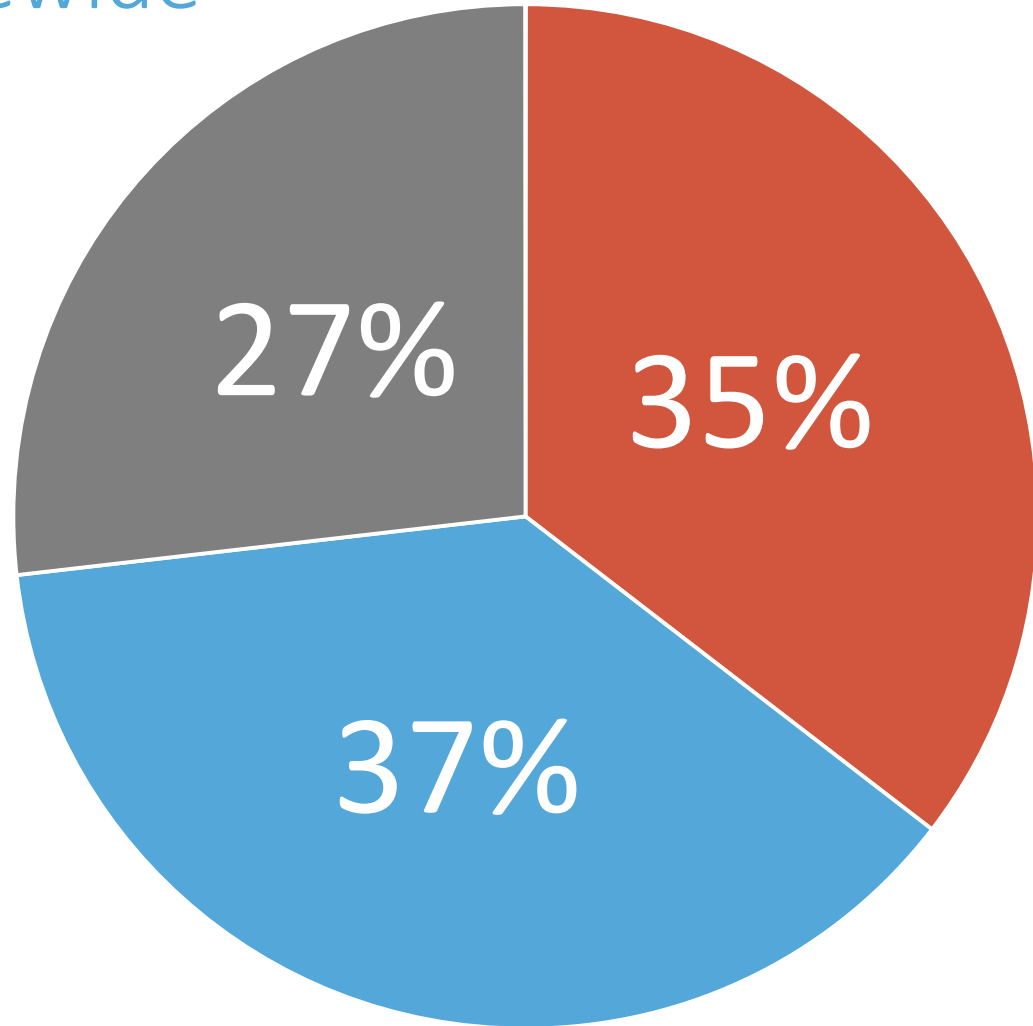
- On One Hand, Florida Creates 1 in 10 New Jobs in the U.S.
- On The Other Hand, 3.1 Million Residents Living In Poverty
- Two Florida's – One Future: Is Florida Ready For 2030?

“Florida is changing. Our economics, our demographics and our POLITICS are all changing and these changes are both opportunities and challenges.” – Mark Wilson

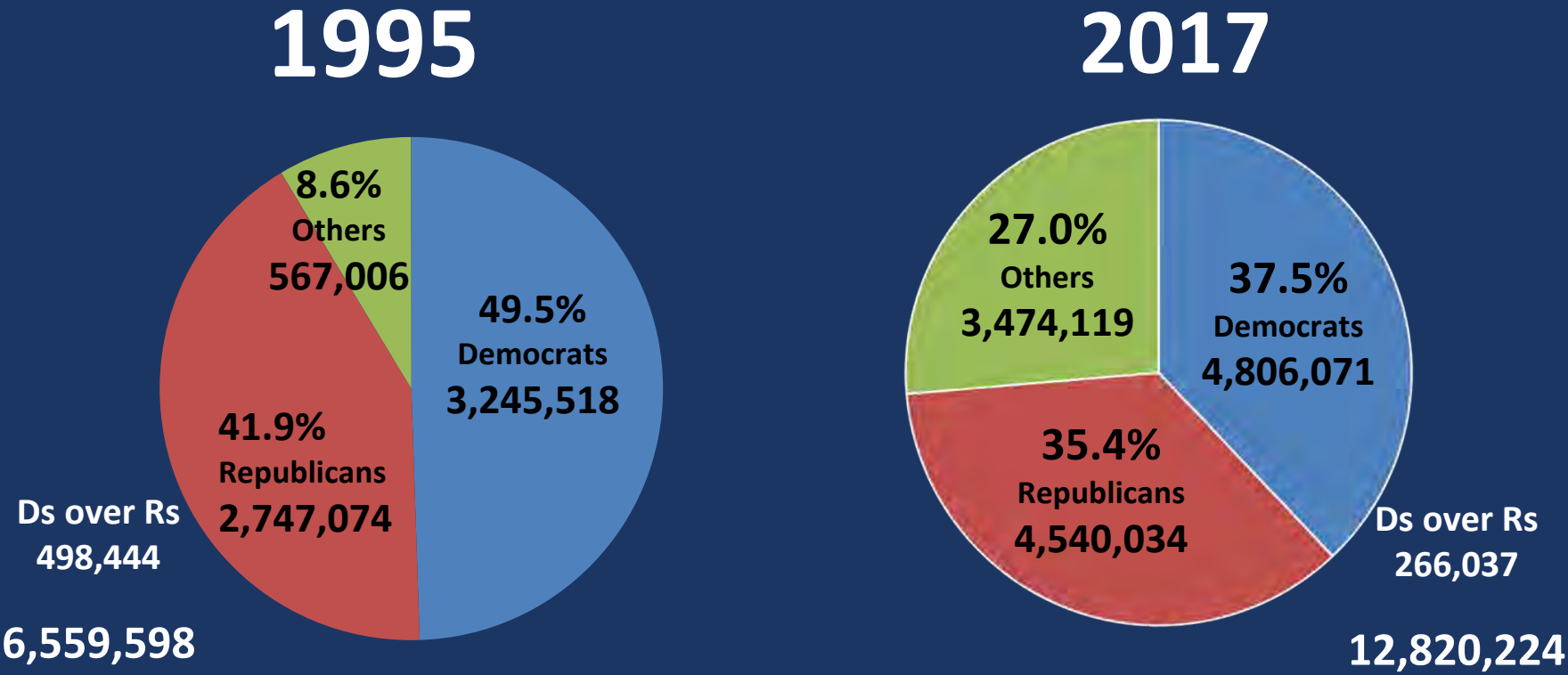


Registered Voters (September 2017) Statewide

- Democrat
4,806,071
- NPA/OTH
3,474,119
- Republican
4,540,034

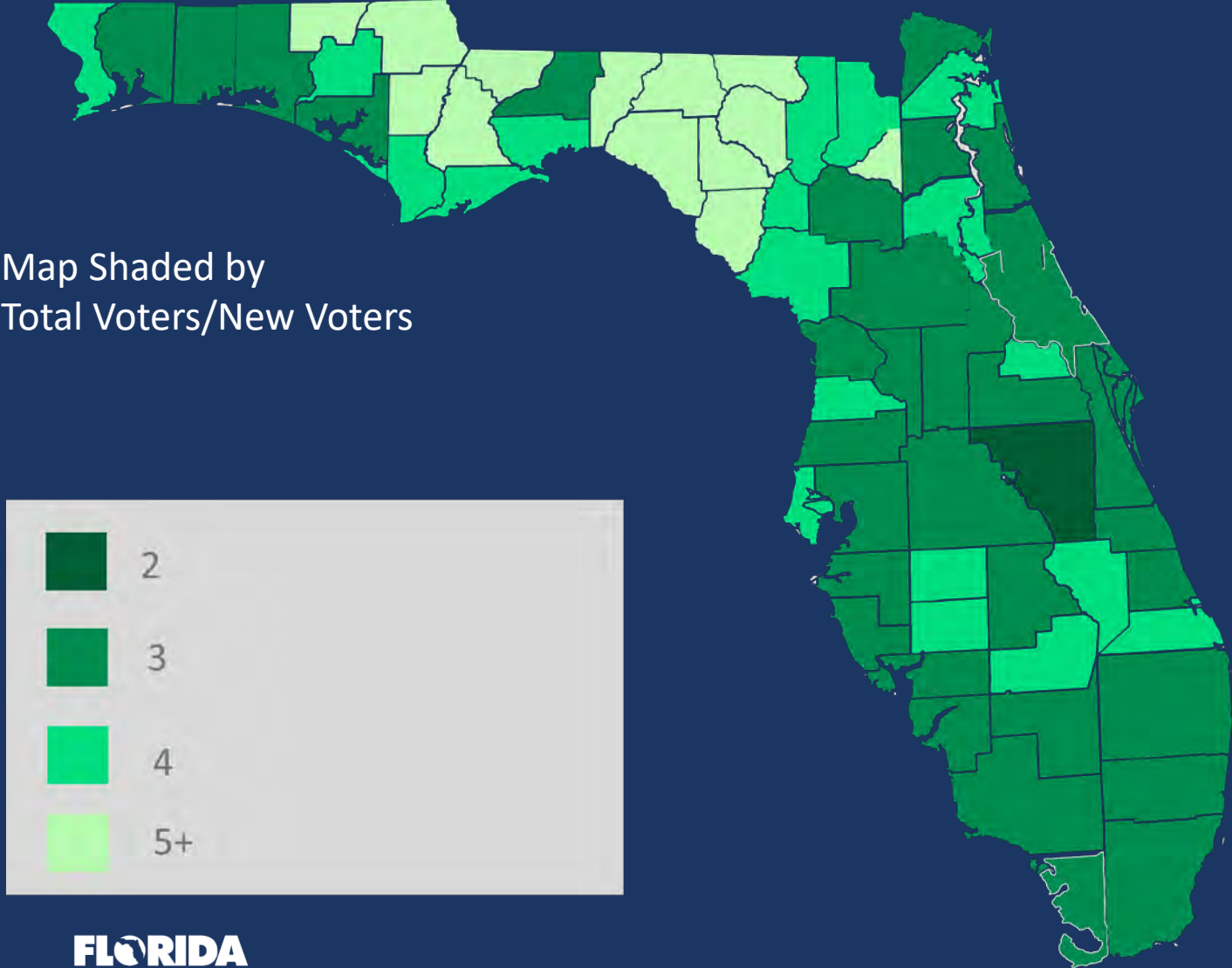


Politics Are Changing: Voter Registration



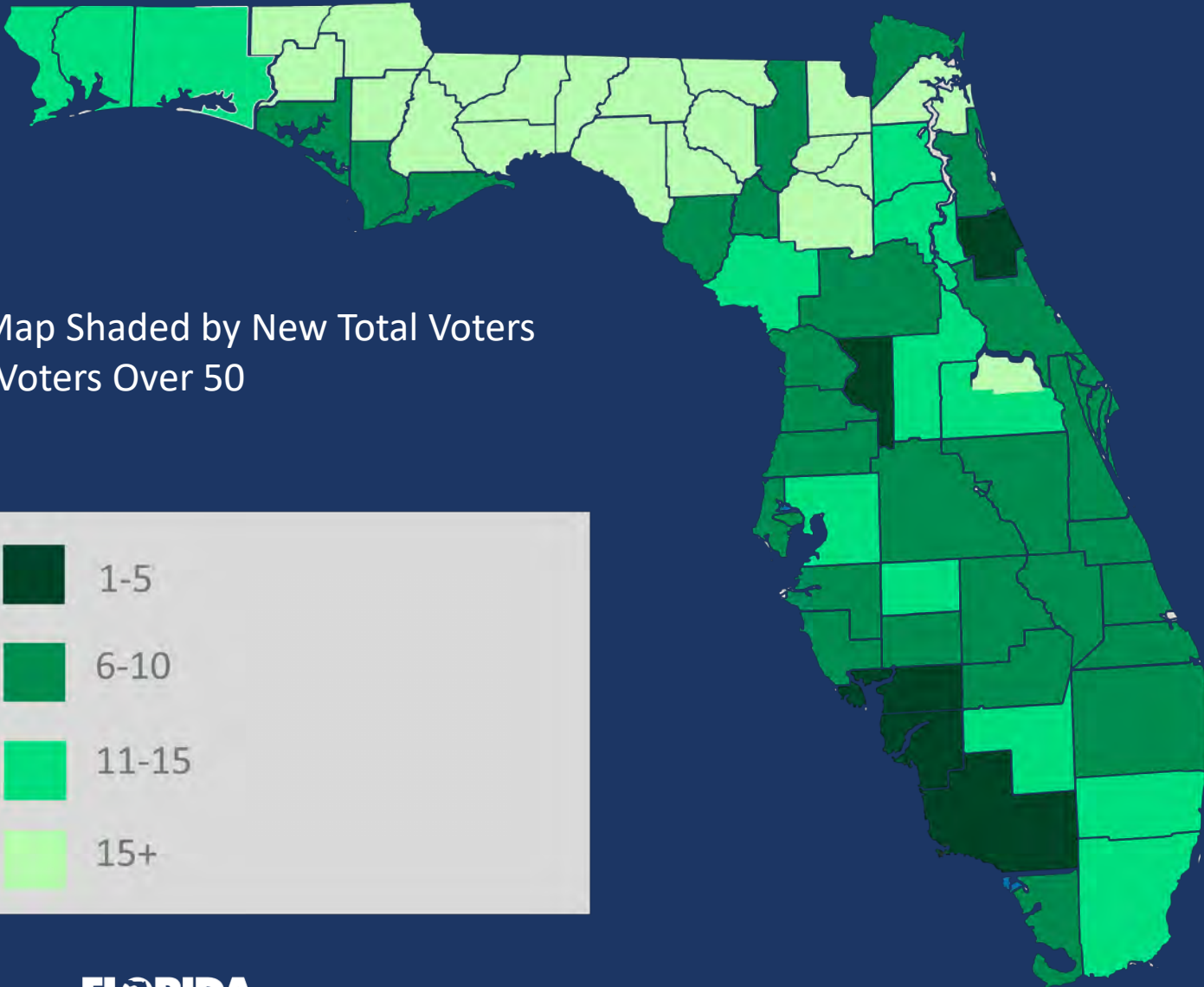
2006	3,935,675	4,219,531	2,278,643	10,433,849
	Republicans	Democrats	Others	Total

Scott Era: New Voters



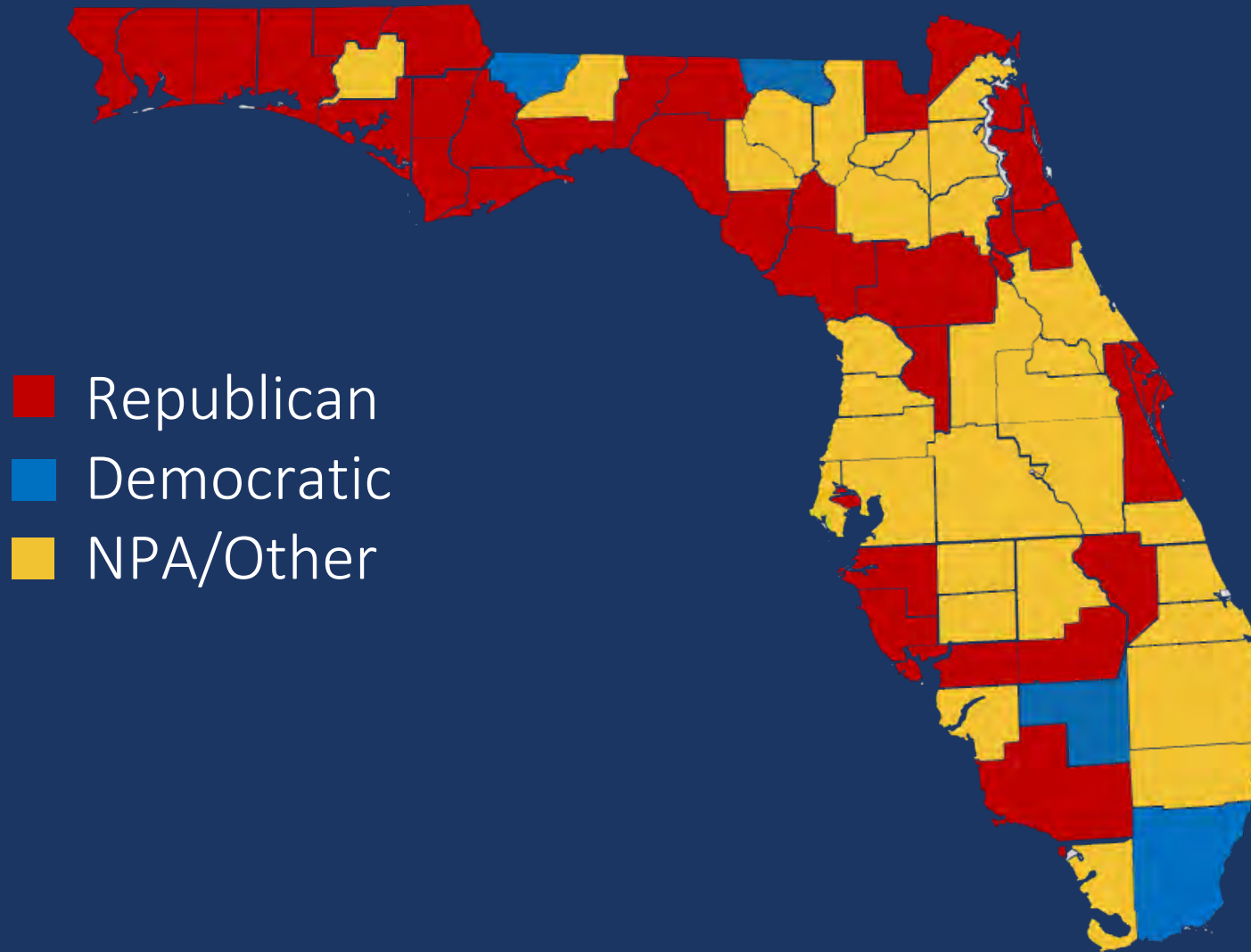
Statewide	4,055,643
Men	1,840,493(45%)
Women	1,987,565(49%)
Republicans	1,136,191(28%)
Democrats	1,339,335(33%)
NPA/Others	1,580,117(38%)
White	2,301,161(57%)
Black	512,875(13%)
Hispanics	844,338(21%)

Scott Era: New Voters 50+ Since November 2010



Statewide	1,426,274
Men	655,015(46%)
Women	703,391(49%)
Republicans	498,691(35%)
Democrats	456,199(32%)
NPA/Others	471,631(33%)
White	980,964(69%)
Black	104,889(7%)
Hispanics	233,359(16%)

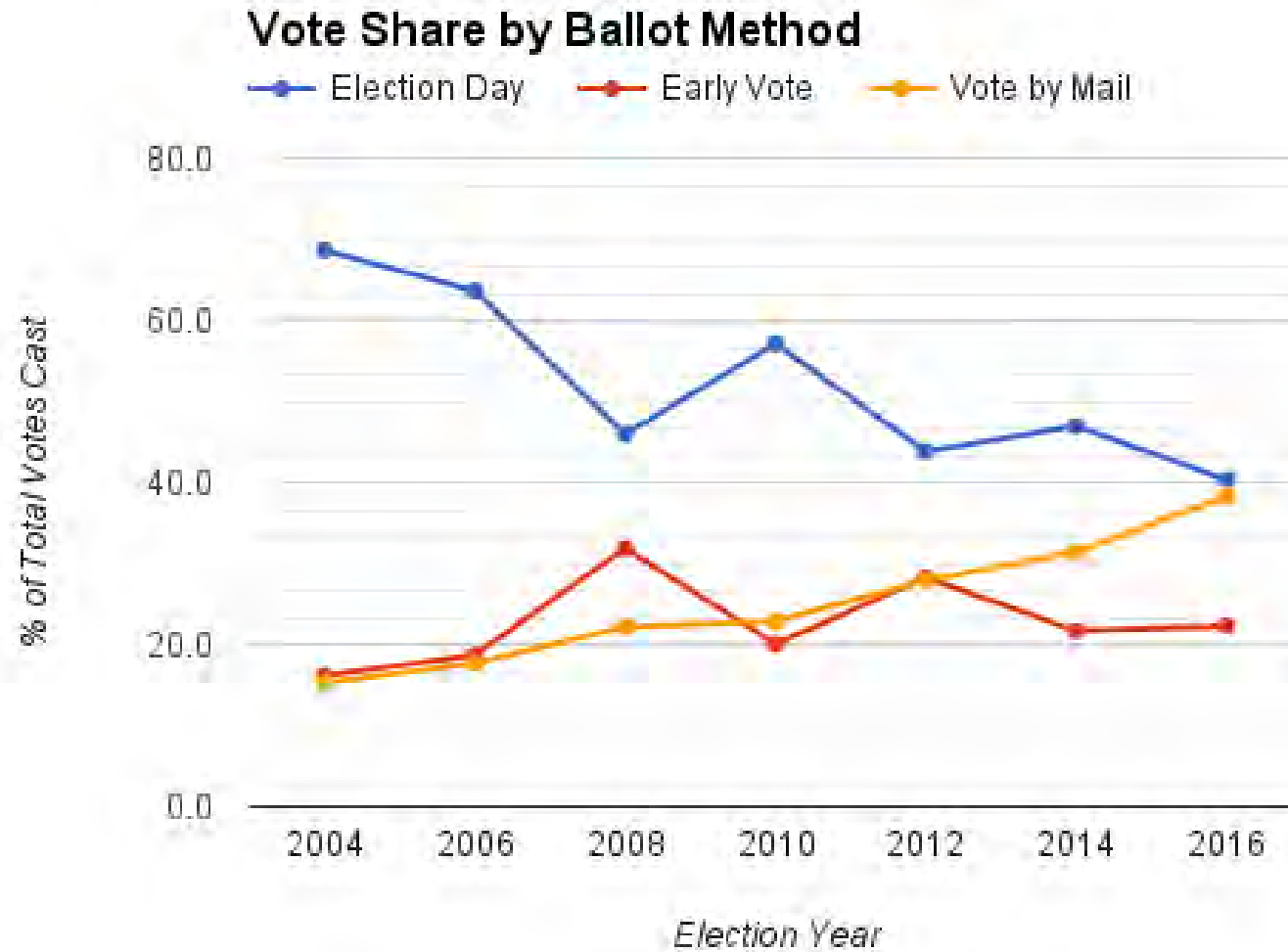
September New Voters By County



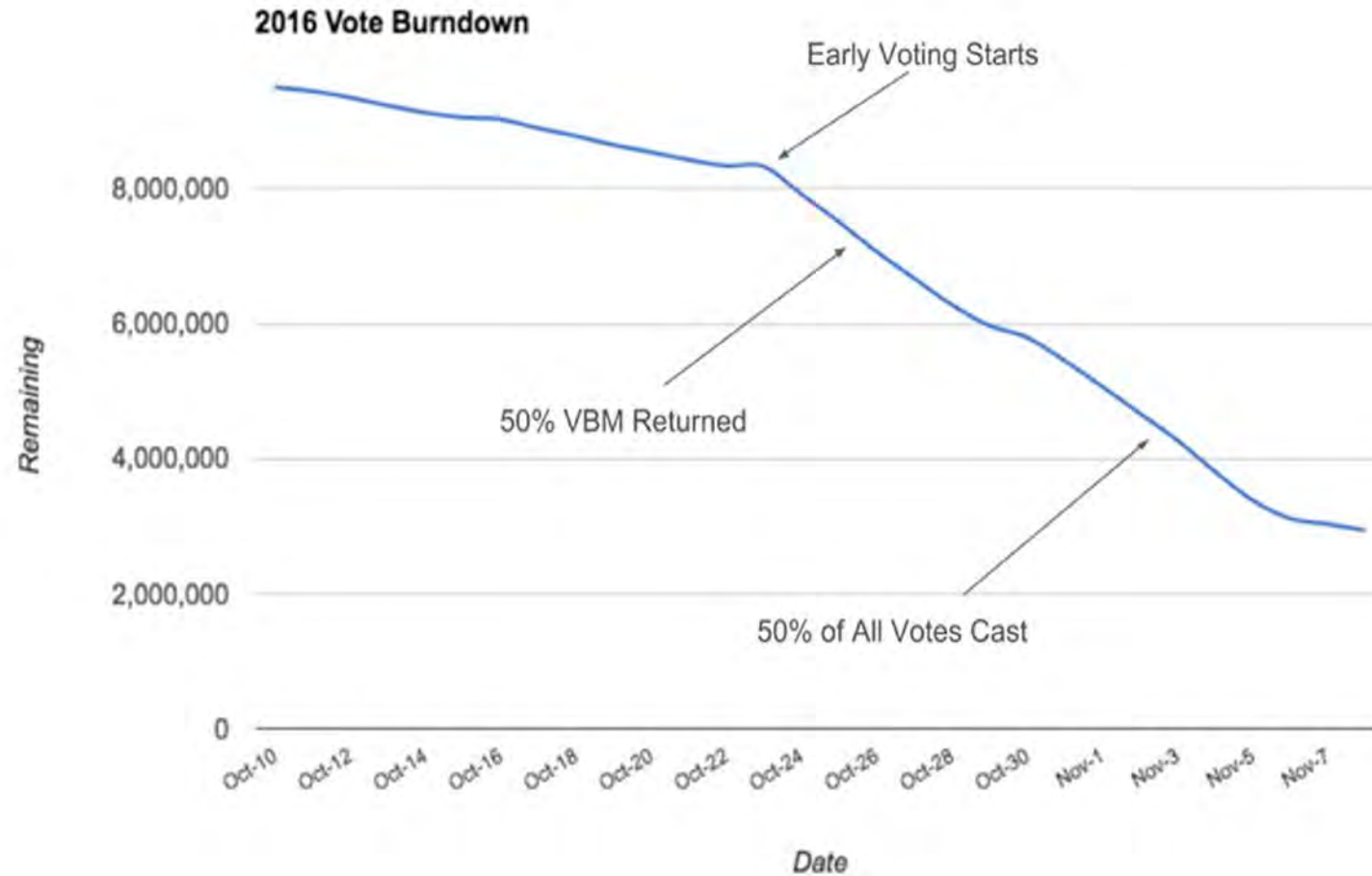
Year-to-date

- NPA 42%
- Republican 29%
- Democrat 27 %

Floridians Are Changing The Way They Vote



Voting Method: Why It Matters



Right Direction vs. Wrong Track

Statewide	56:27
Jacksonville	69:15
Gainesville	40:40
Tallahassee	67:13
Panama City/Pensacola	81:6
Orlando/Daytona	50:30
Tampa/St. Pete	57:23
Ft. Myers/Naples	64:26
Broward/Miami	49:38
Palm Beach	52:36

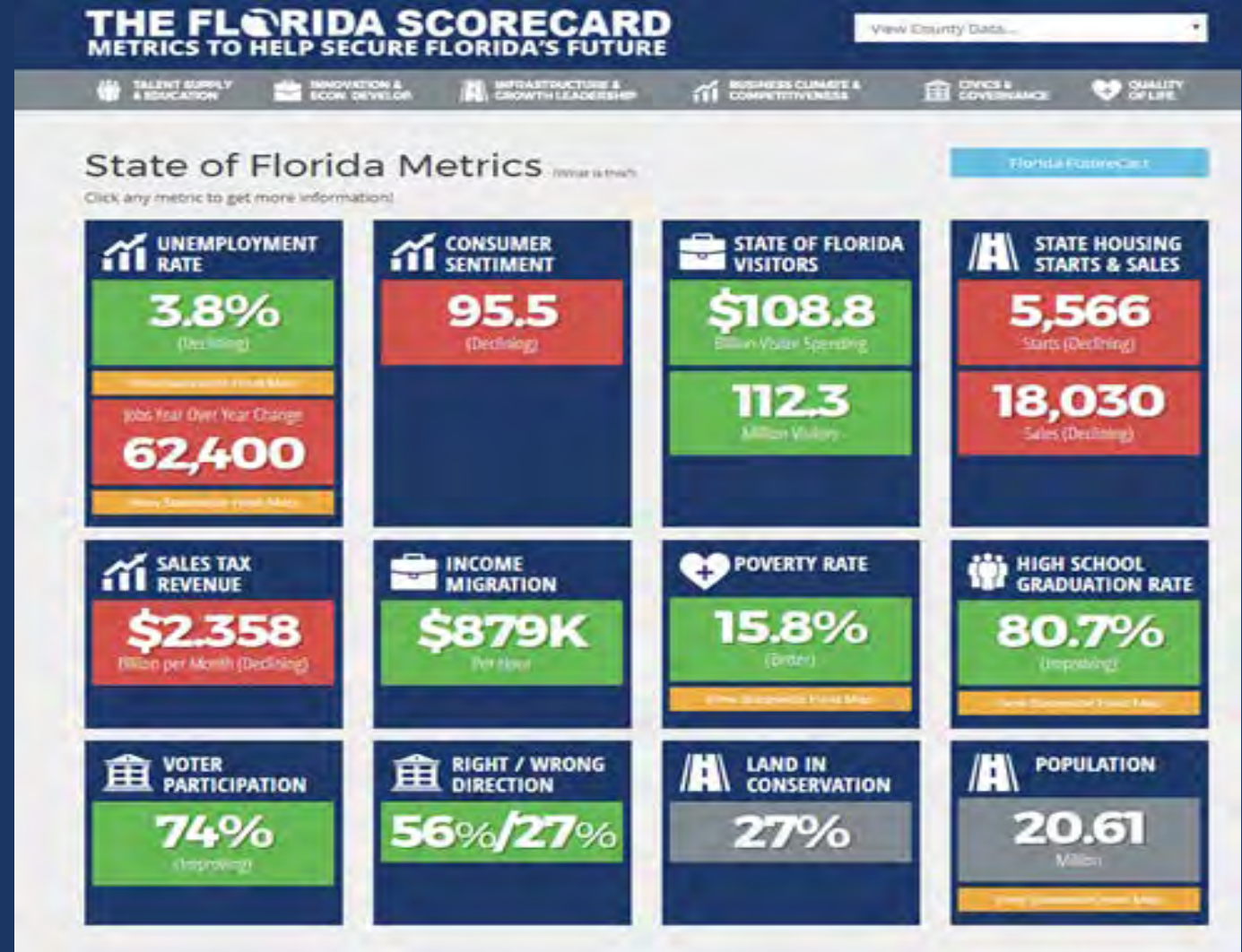
Statewide	56:27
Men	61:25
Women	52:29
Republicans	78:11
Democrats	41:40
Others	41:35
White	61:24
Black	38:34
Hispanics	58:29

“Florida is changing. Our ECONOMICS, our demographics and our politics are all changing and these changes are both opportunities and challenges.” – Mark Wilson



You Can't Manage What You Don't Measure: www.TheFloridaScorecard.com

- Florida's Economy \$955.6 Billion GDP (16th / \$1T by 2019)
- 20.61 Million Residents (3rd / +5.4M by 2030 / +1000/day)
- 112.3 Million Visitors in 2016
- Florida creates around 1 out of every 10 jobs in the U.S.
- 3.8% Unemployment Rate



September 2017



October 2017





OPEN JOBS

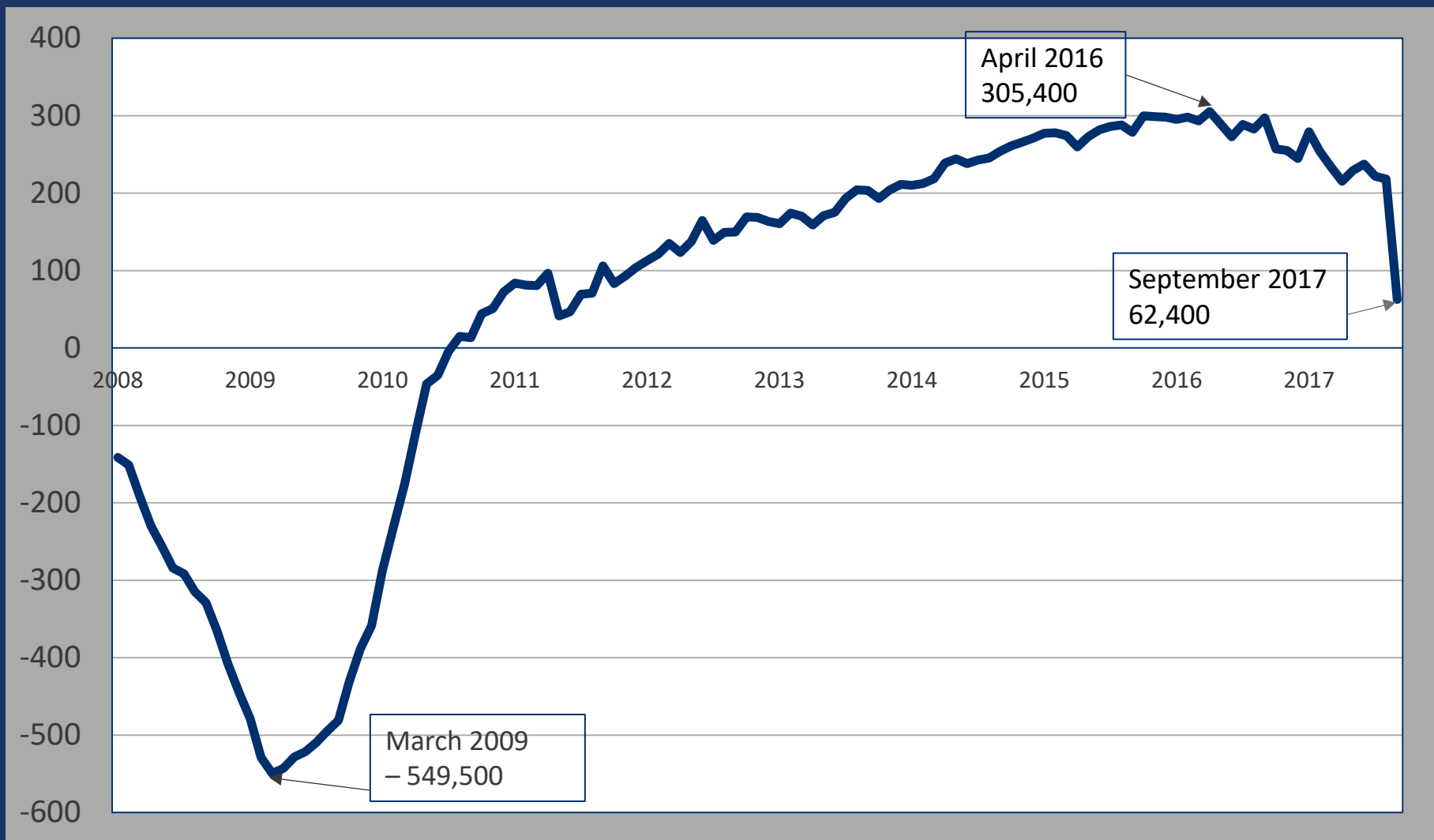
221,100

(Declining)

383,000

Unemployed Persons (Declining)

Year-over-Year Jobs – 2008 to Current (thousands)



Florida:

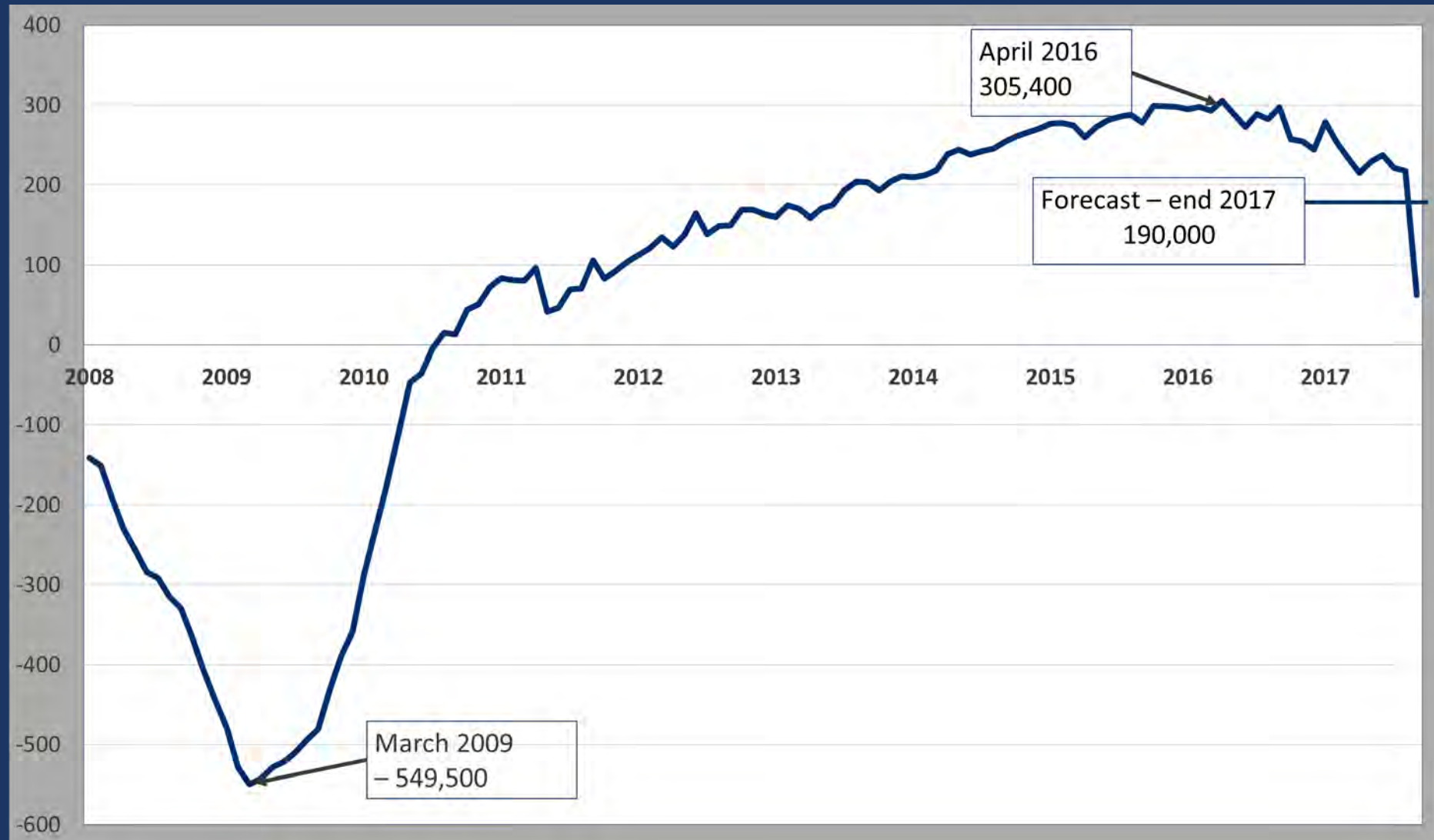
298,200 in 2015

244,400 in 2016

64,400 in 2017 (Oct. 2016 - Sept 2017)

Forecast 190,000

Year-over-Year Jobs – 2008 to Current (thousands)



Economics: Income Migration

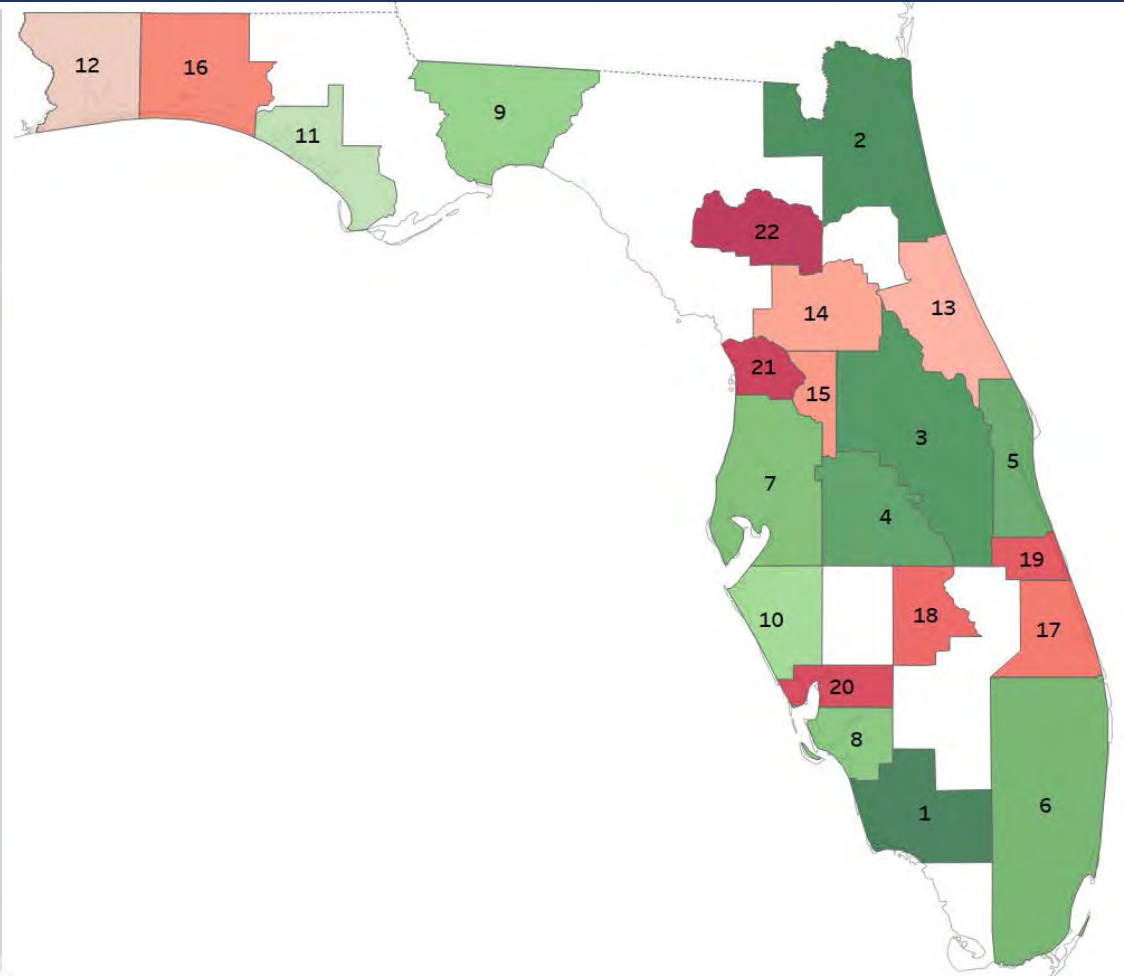
Florida



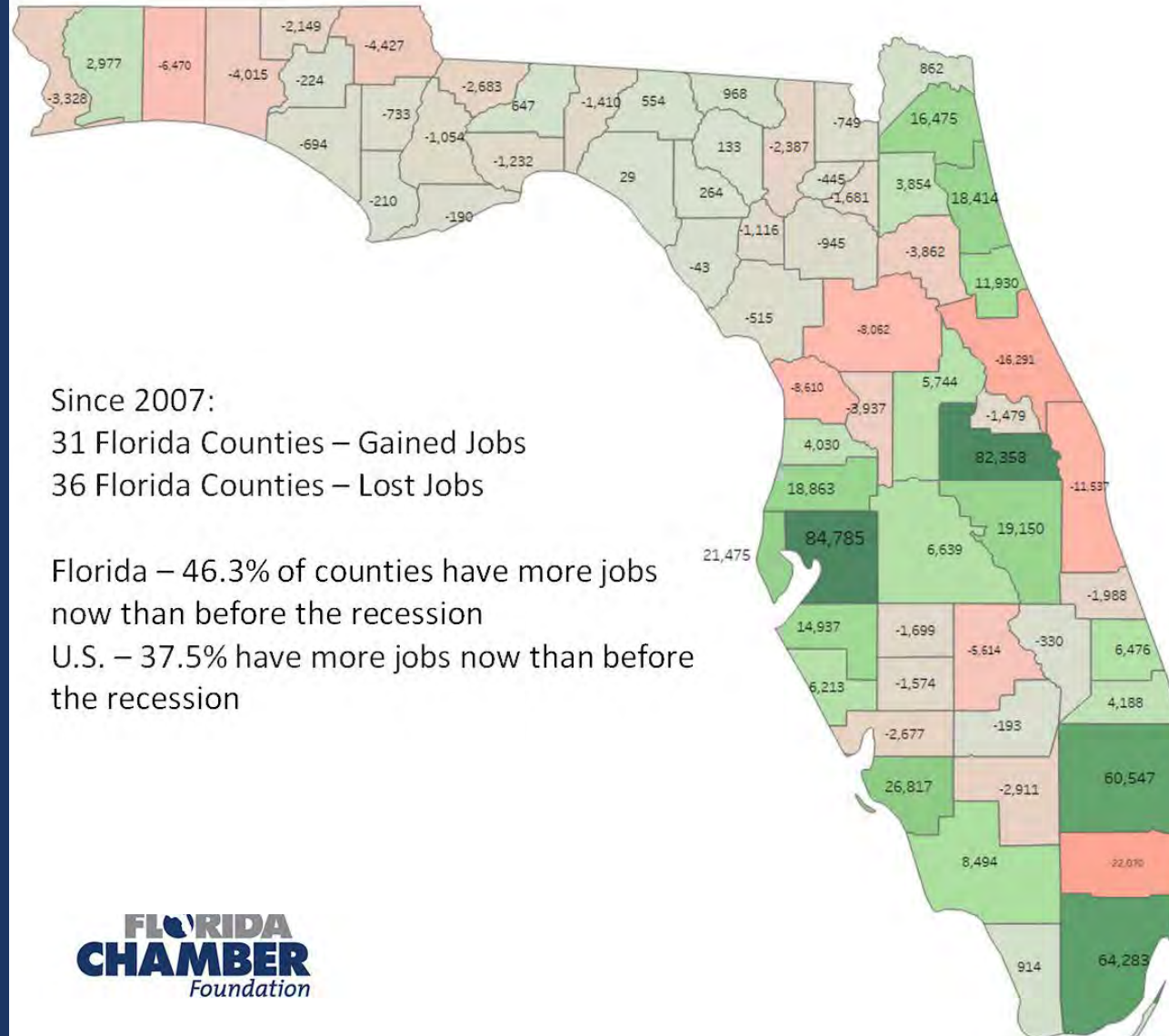
Pinellas



Economics: Income Diversification



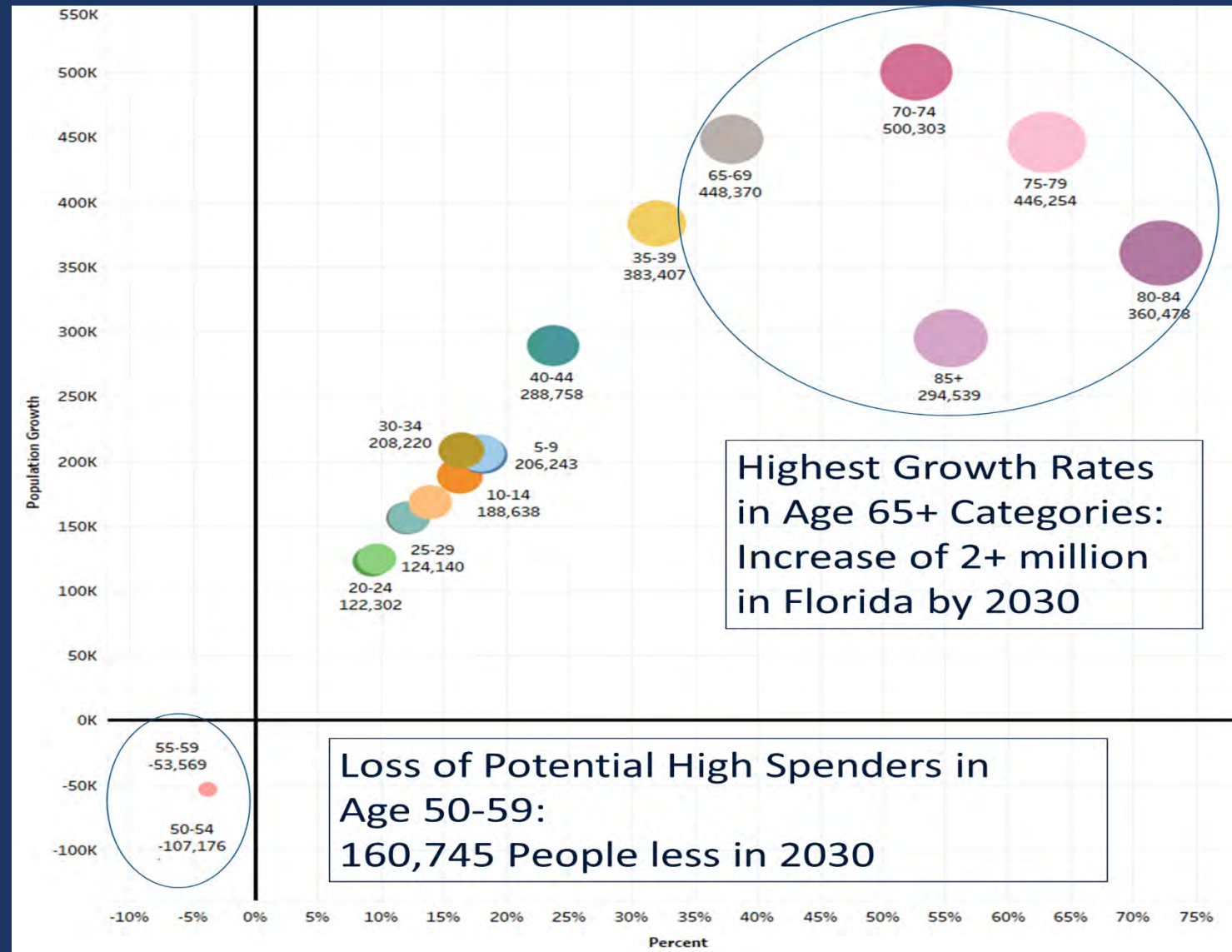
Another Tale Of Two Florida's



“Florida is changing. Our economics, our DEMOGRAPHICS and our politics are all changing and these changes are both opportunities and challenges.” – Mark Wilson



Population Changes by Age Group 2016-30



Florida's next 5.4 million People

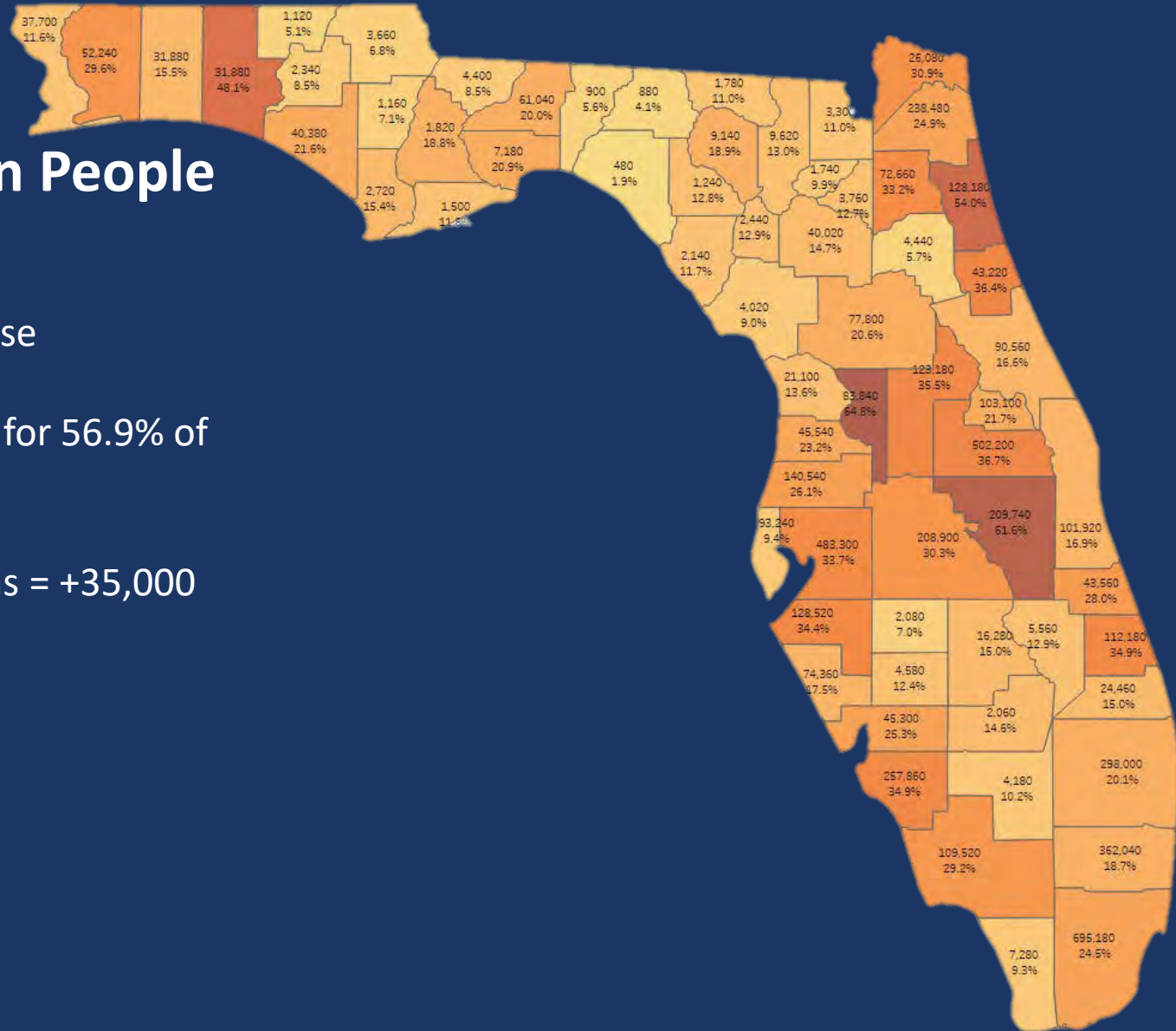
Top Number: Population Increase

Bottom Number: Percentage Increase

Top 8 Counties Expected to account for 56.9% of Population Increase:

1. Miami-Dade
2. Orange
3. Hillsborough
4. Broward
5. Palm Beach
6. Lee
7. Duval
8. Osceola

Pinellas = +35,000

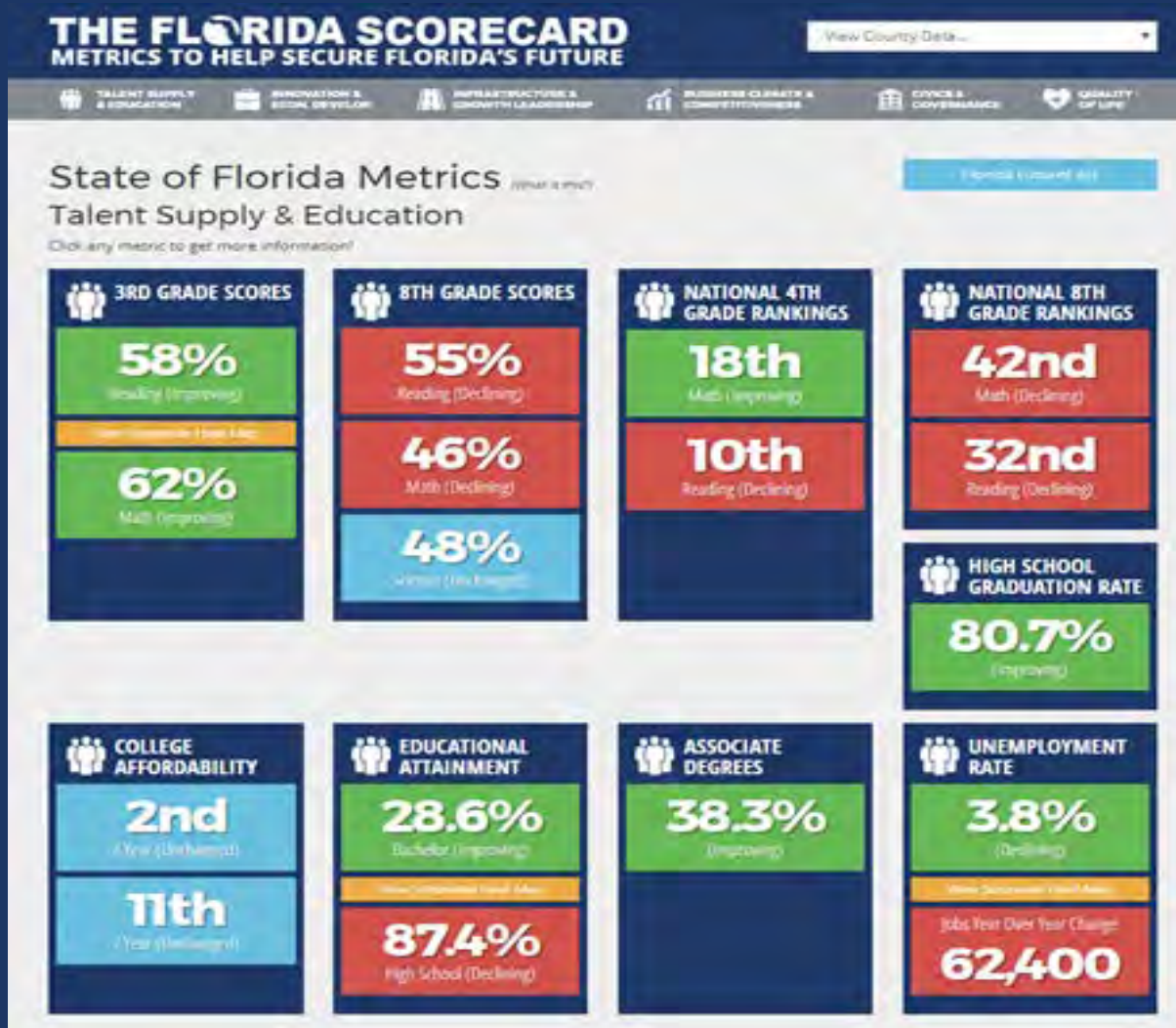




SIX PILLARS

SECURING FLORIDA'S FUTURE, TOGETHER

Improving Education For A Better Workforce



Florida

3RD GRADE SCORES

58%

Reading (Improving)

62%

Math (Improving)

Pinellas

3RD GRADE SCORES

56%

Reading (Improving)

60%

Math (Unchanged)

- Reading scores up from 54% in 2016.

- Math scores up from 61% in 2016

- Reading scores up from 53% in 2016.

- Math scores the same as 2016 at 60%

Talent Supply and Education



ASSOCIATE
DEGREES

38.3%

(Improving)



HIGH SCHOOL
GRADUATION RATE

80.7%

(Improving)



EDUCATIONAL
ATTAINMENT

28.6%

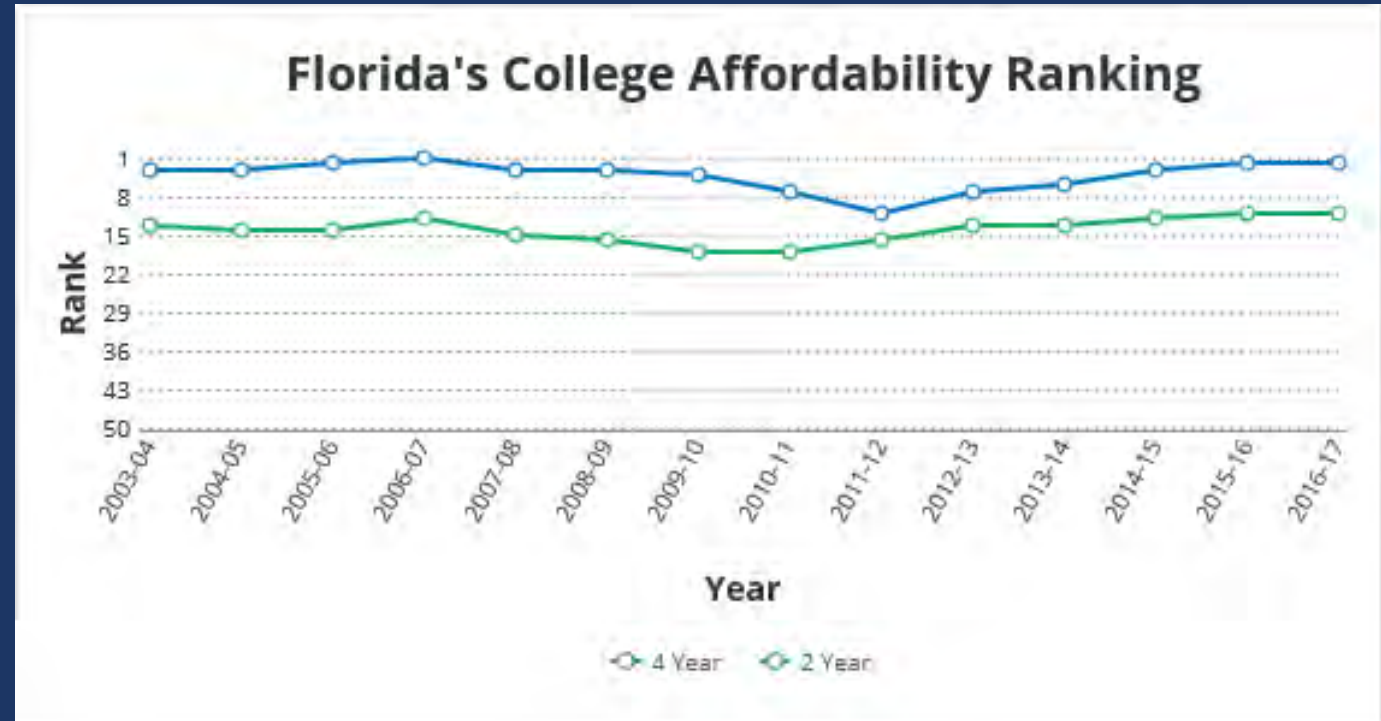
Bachelor (Improving)

[View Statewide Heat Map](#)

87.4%

High School (Declining)

Talent Supply and Education

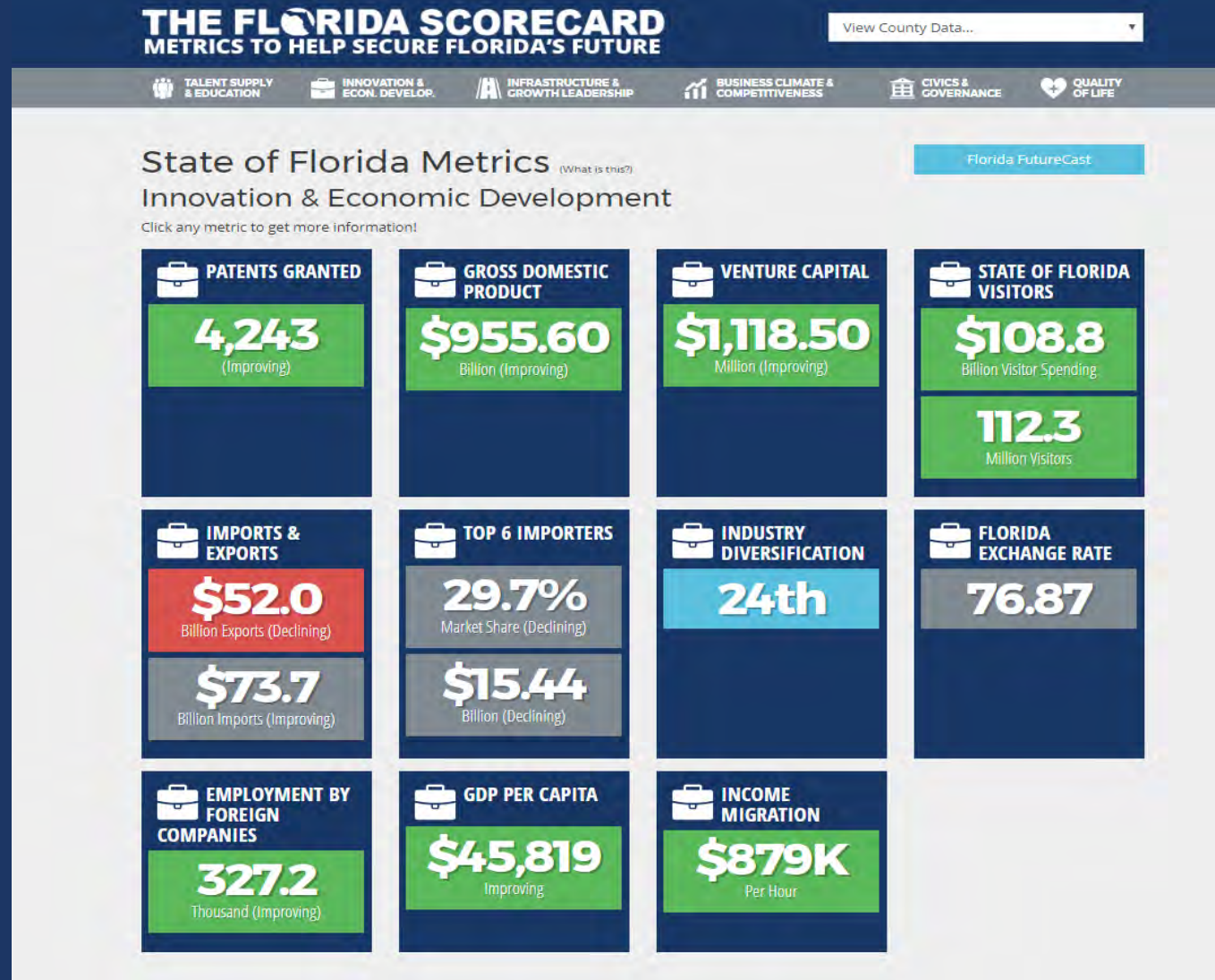




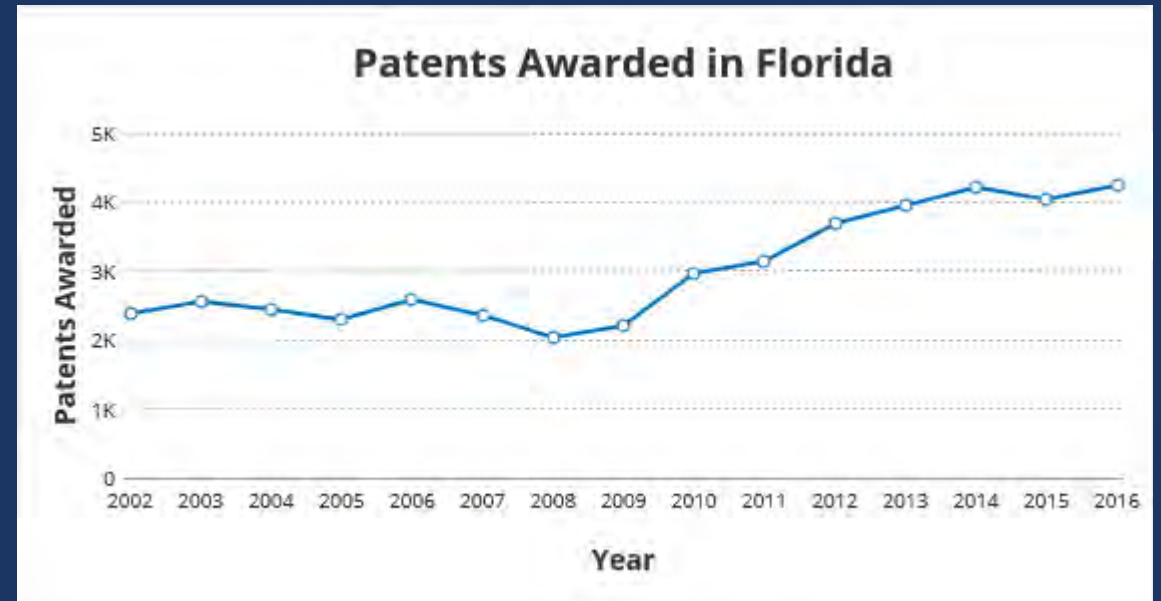
SIX PILLARS

SECURING FLORIDA'S FUTURE, TOGETHER

Creating Jobs By Diversifying Florida's Economy



Innovation and Economic Development

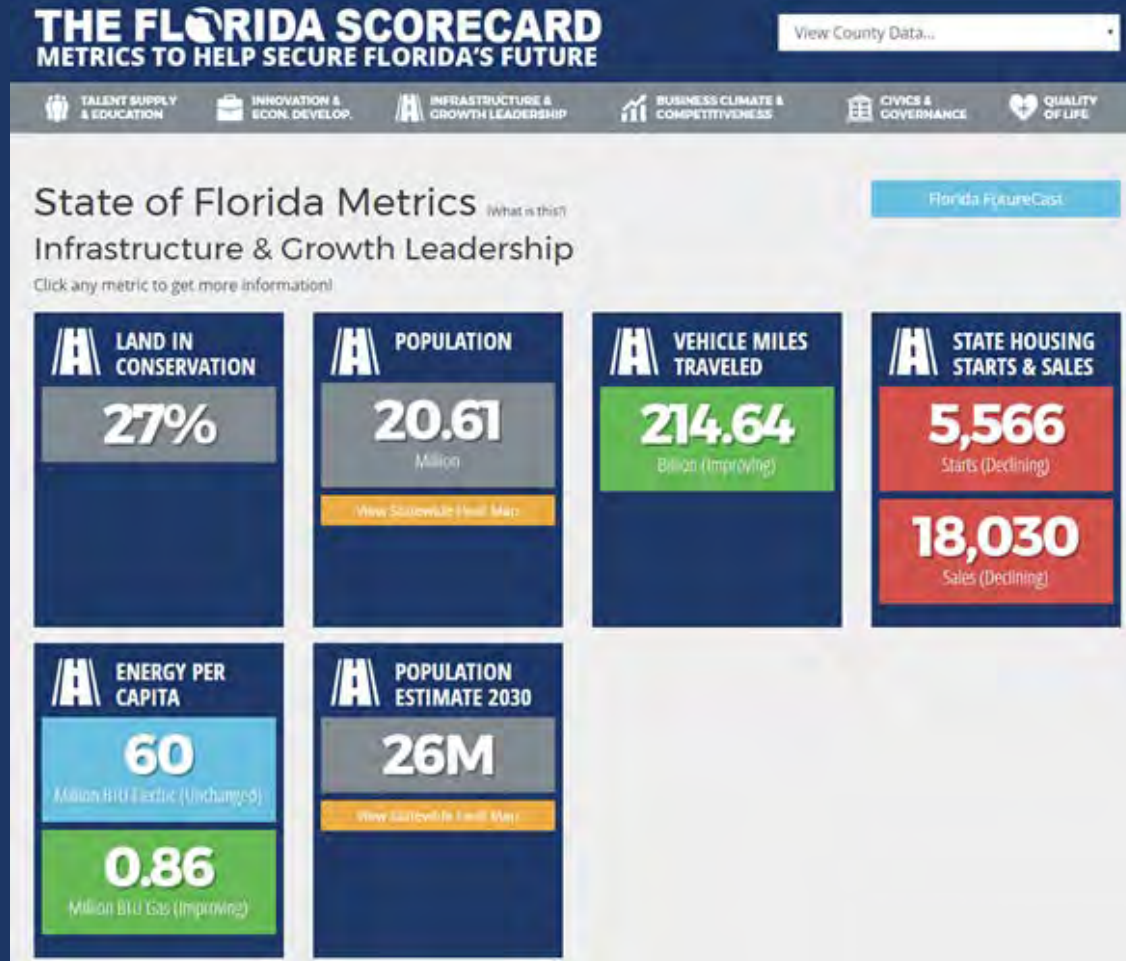




SIX PILLARS

SECURING FLORIDA'S FUTURE, TOGETHER

Preparing Florida's Infrastructure For Smart Growth



- 20% More Water
- 5 Million More Drivers
- 50 Million More Visitors
- 5.4 Million More Residents
- Autonomous/Drones



SIX PILLARS

SECURING FLORIDA'S FUTURE, TOGETHER

Making Florida's Business Climate More Competitive



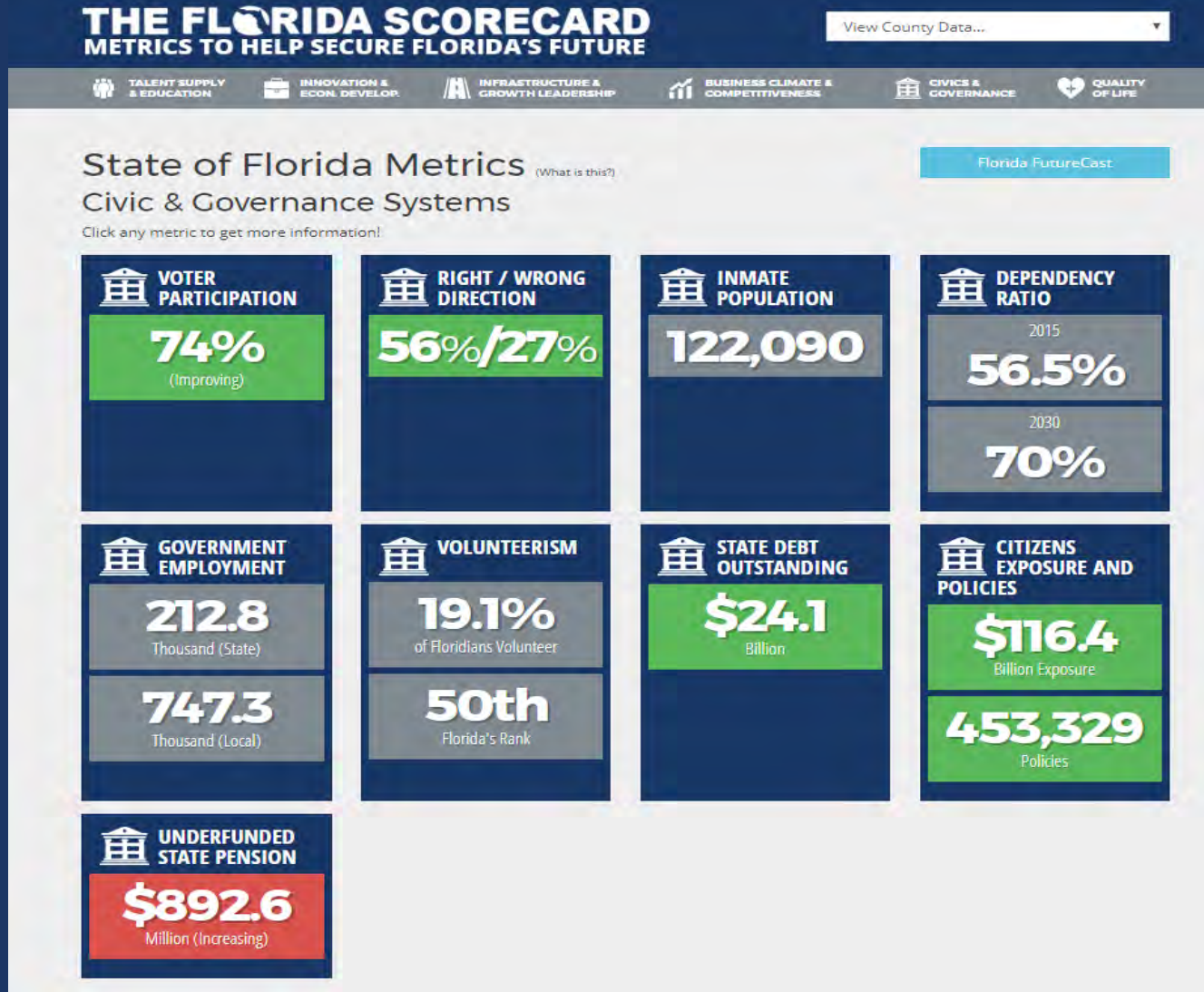
- Workers comp
- Biz Rent Tax



SIX PILLARS

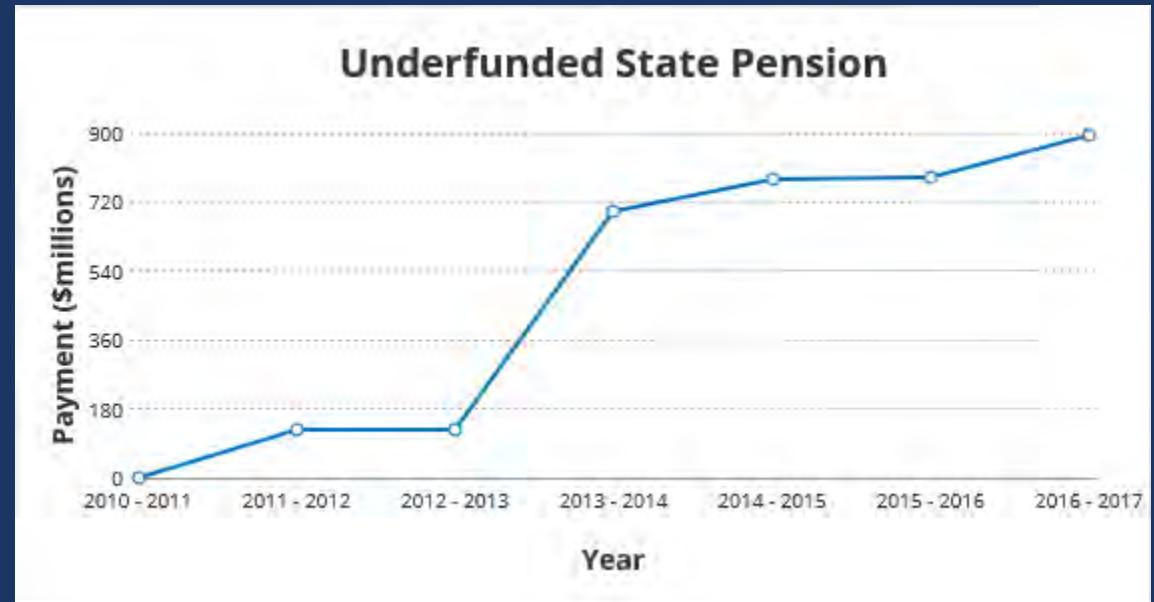
SECURING FLORIDA'S FUTURE, TOGETHER

Making Government More Efficient



- 412/67/34
- 67 Counties
- \$84.9 Billion State Budget

Civic and Governance Systems





SIX PILLARS

SECURING FLORIDA'S FUTURE, TOGETHER

Championing Florida's Quality of Life



- Healthcare is 1/6 of our Economy
- Medicaid was 33.6% of the budget
- Education was 29.3% of the budget

Championing Florida's Quality of Life



**FREE & REDUCED
LUNCH**

60.2%

(Increasing)

[View Statewide Heat Map](#)



**PER CAPITA
INCOME**

\$45,819

(Improving)

[View Statewide Heat Map](#)



POVERTY RATE

15.8%

(Better)

[View Statewide Heat Map](#)

FLORIDA CHAMBER *of Commerce*



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NOVEMBER 2-3, 2017

ORLANDO