



Uniting Business for Good

Florida's Changing Economic, Demographic & Political Landscape and Why Business Matters

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

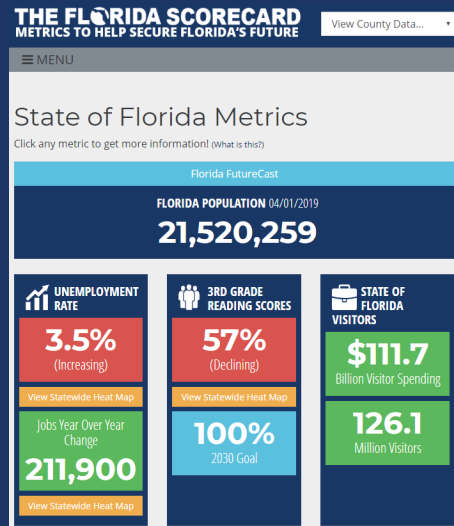


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Uniting Business for Good

**FLORIDA
CHAMBER**
Foundation

Solutions (Research)



**FLORIDA
CHAMBER**
of Commerce

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CHAMBER**
of Commerce

Actions (Lobbying & Grassroots)



**FLORIDA
CHAMBER**
Political Institute

Leadership (Elections)



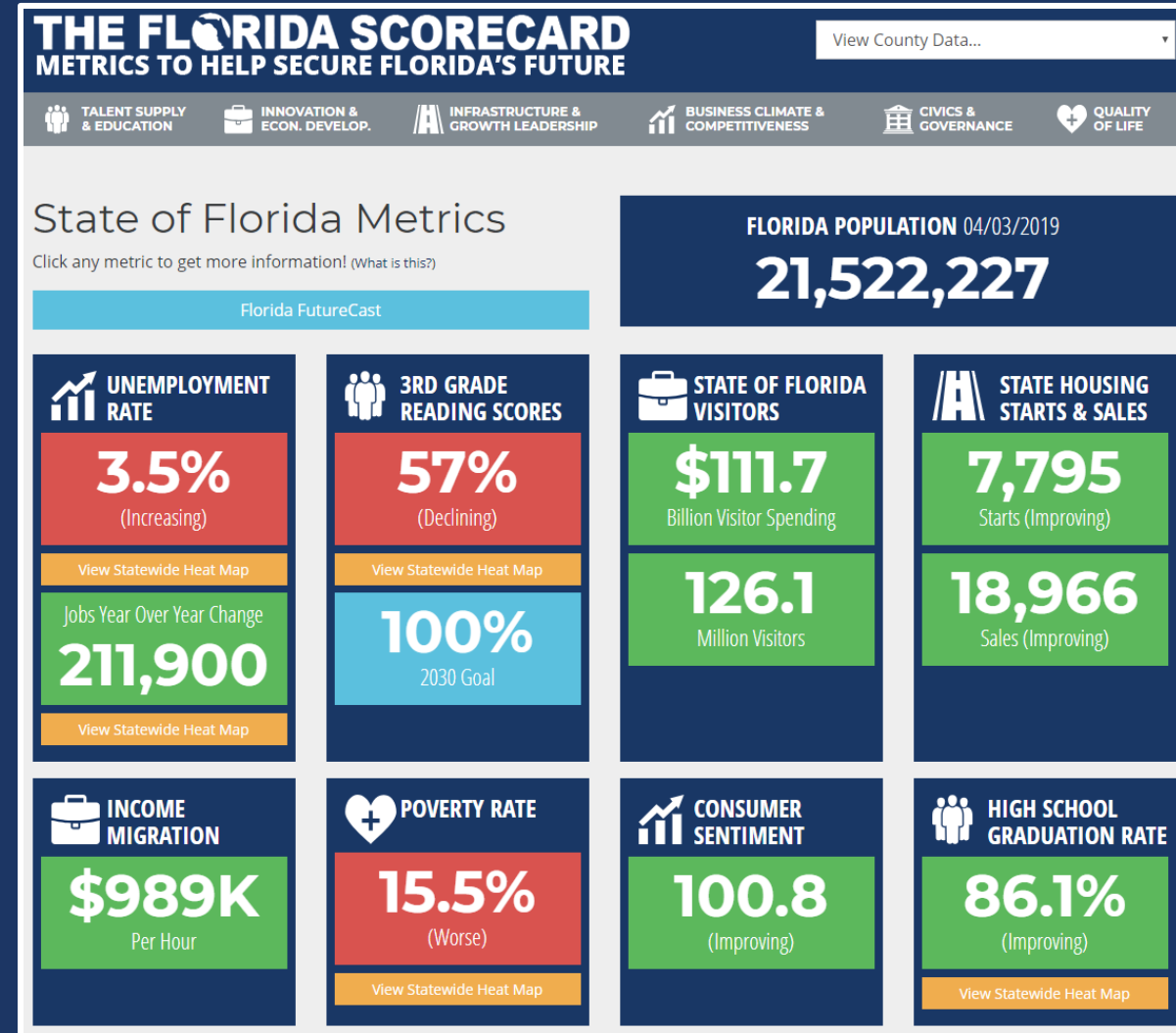
Governor DeSantis and the Florida Chamber are Keeping the Momentum Going



Florida At A Glance

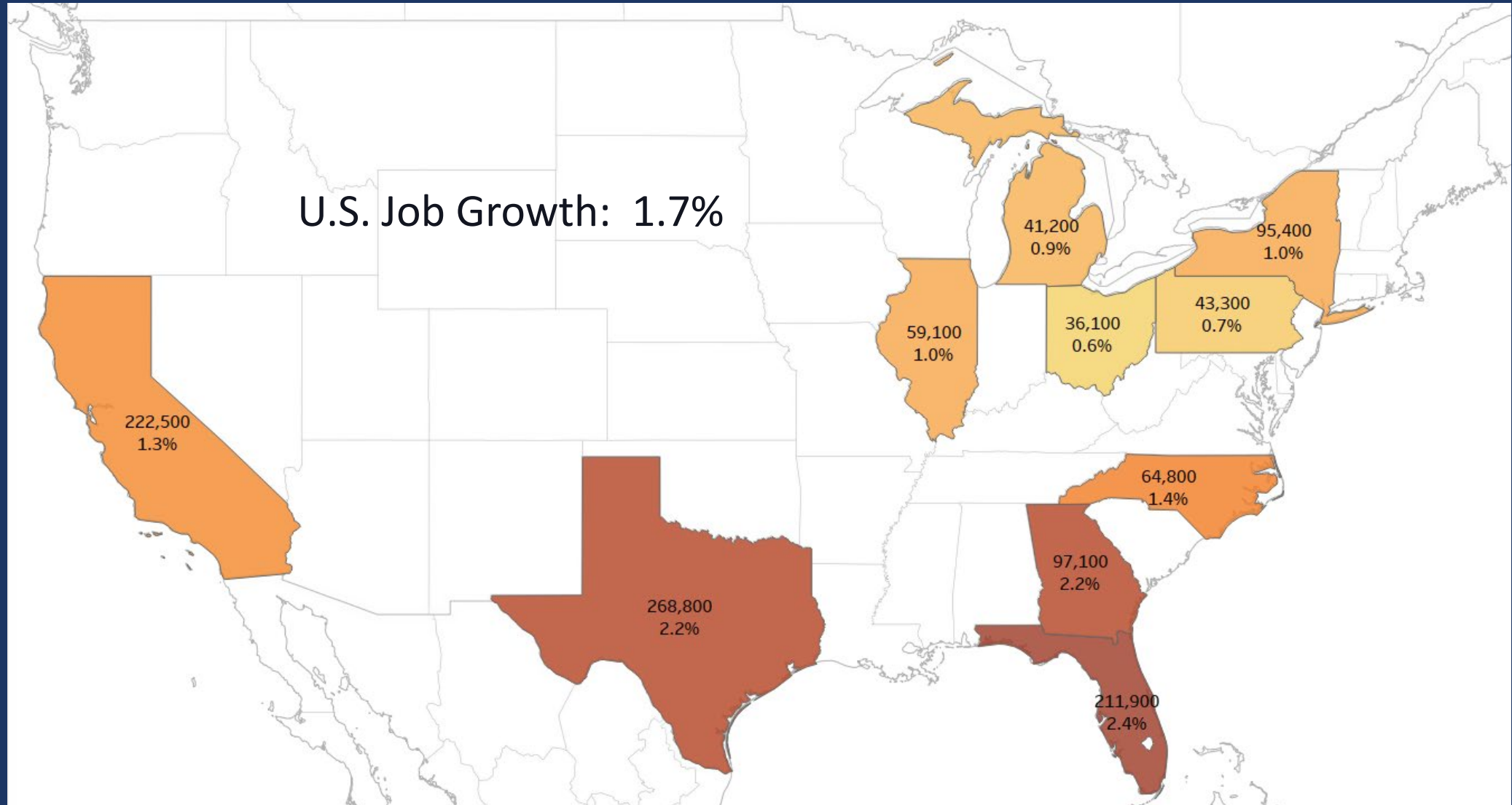
- Florida's Economy \$1 Trillion GDP
 - 17th Largest In The World
- 21.5 Million Residents
 - 3rd / 26M By 2030 / More Than 900/Day
- Estimated 126.1 Million Visitors In 2018
- Florida Creates 1 Out Of Every 13 Jobs In The Nation
- 352,000 People Looking for Jobs. 286,300 Jobs Looking for People

www.TheFloridaScorecard.org



Job Growth for 10 Most Populous States

February 2018 to February 2019



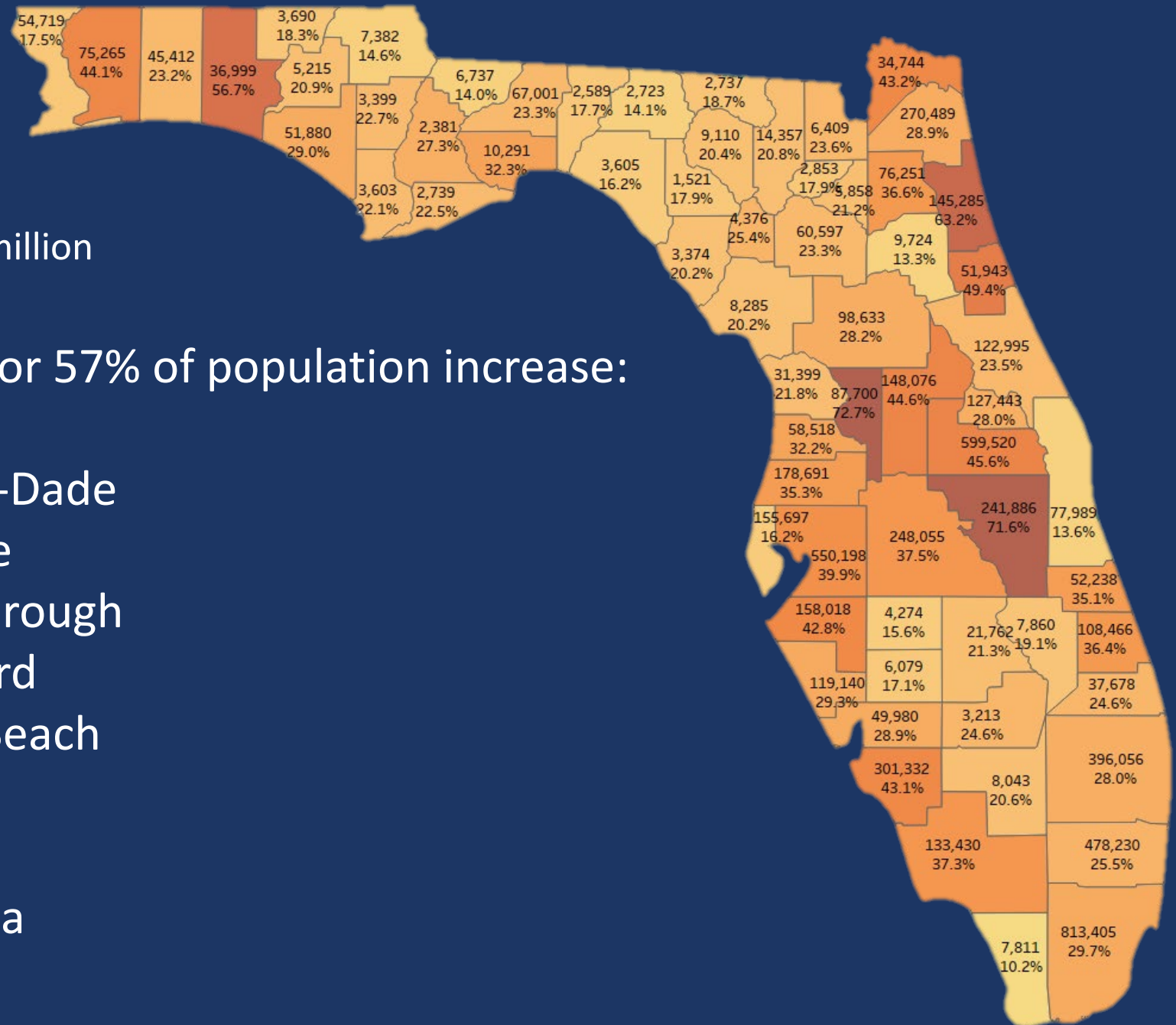
FLORIDA POPULATION 03/18/2019

21,505,410

Projected population by 2030: 26 million

Eight counties will account for 57% of population increase:

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



Top Counties for Job Creation

1. Miami-Dade	57,959
2. Orange	23,909
3. Broward	13,752

Florida Growth Rate: 2.4%

Top Counties for Job Creation

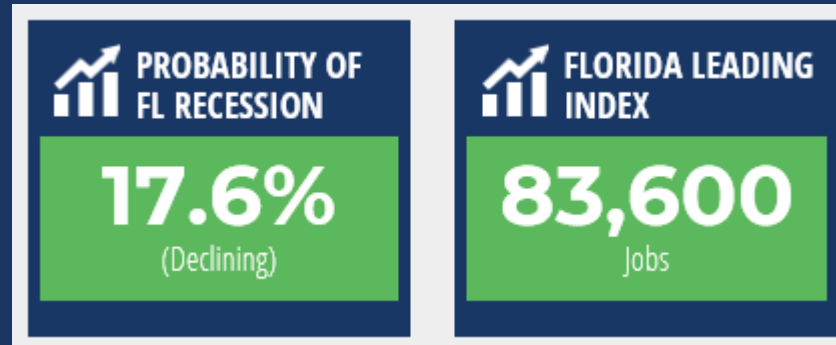
1. Miami-Dade 57,959

2. Orange 23,909

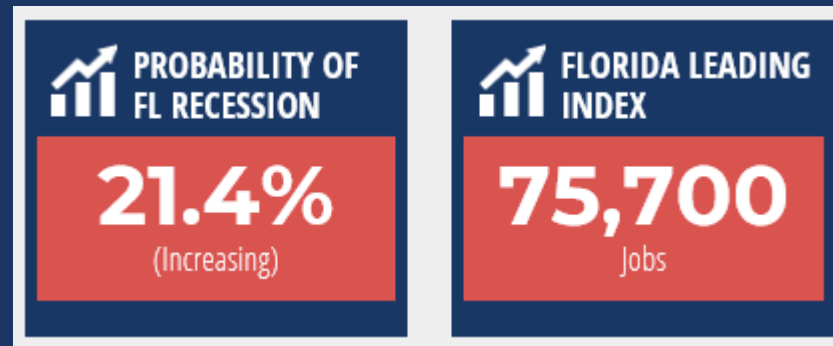
3. Broward 13,752

8 Counties Lost Jobs over the past year

February 2019

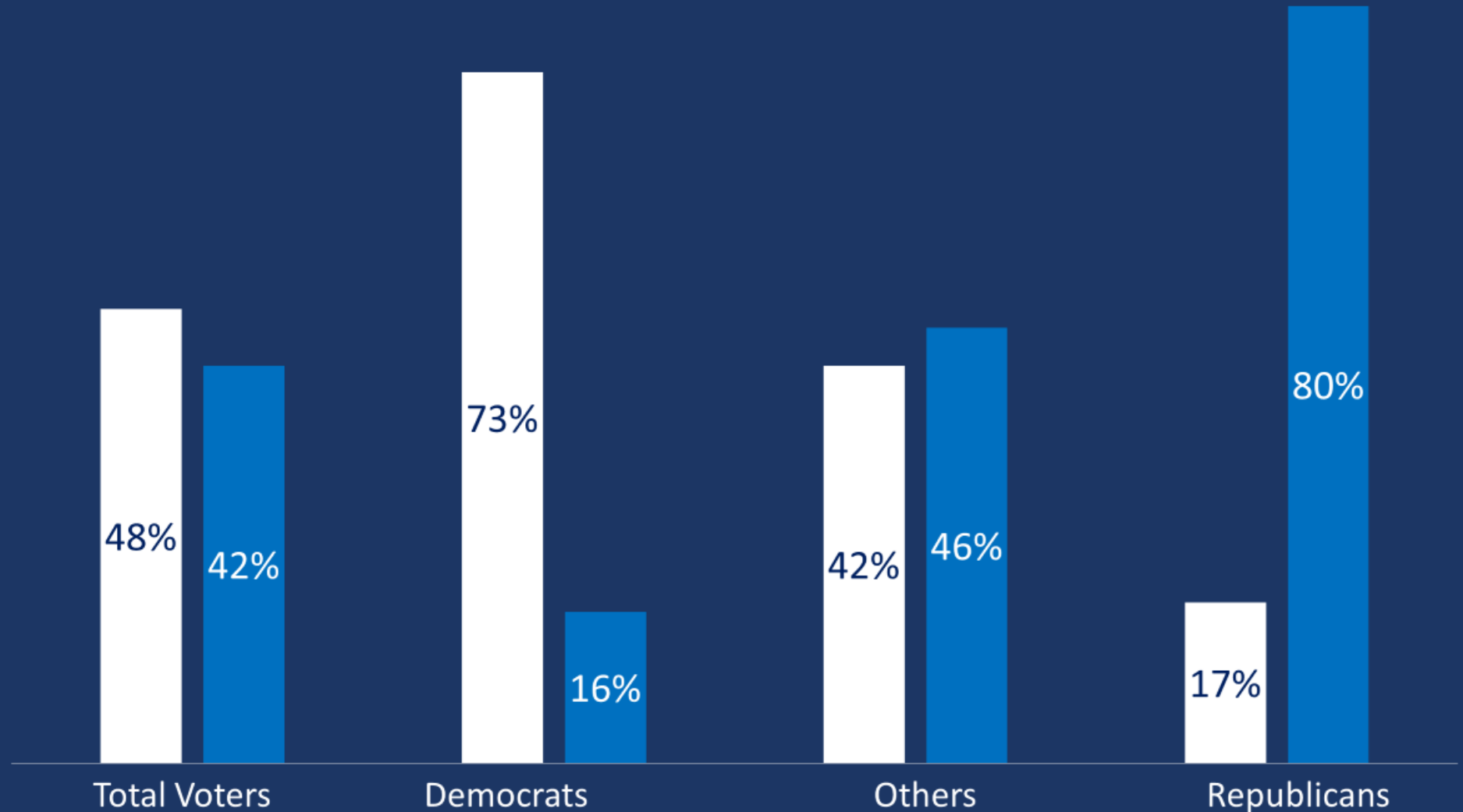


March 2019

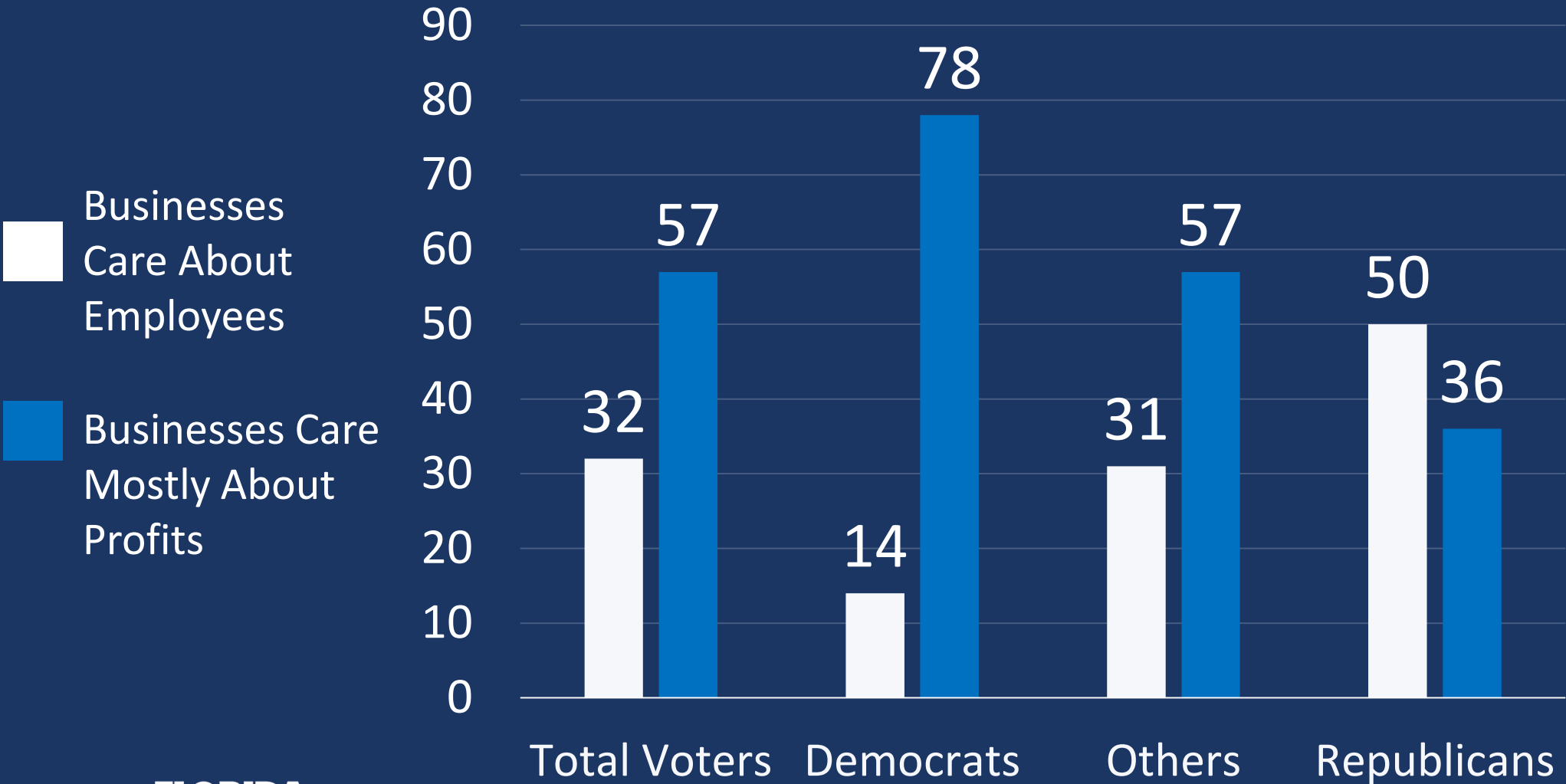


What's Better? Socialism or Capitalism?

Voters Under 40

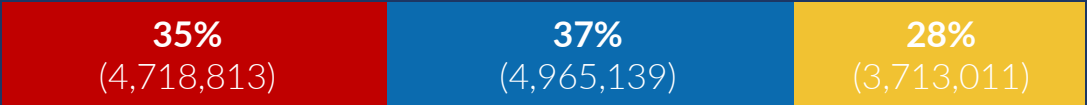


What Do You Think Motivates Business In Florida?



Registration Comparisons Over Time

Total State: 13,397,063



This Month: 43,499



Year to Date: 95,960

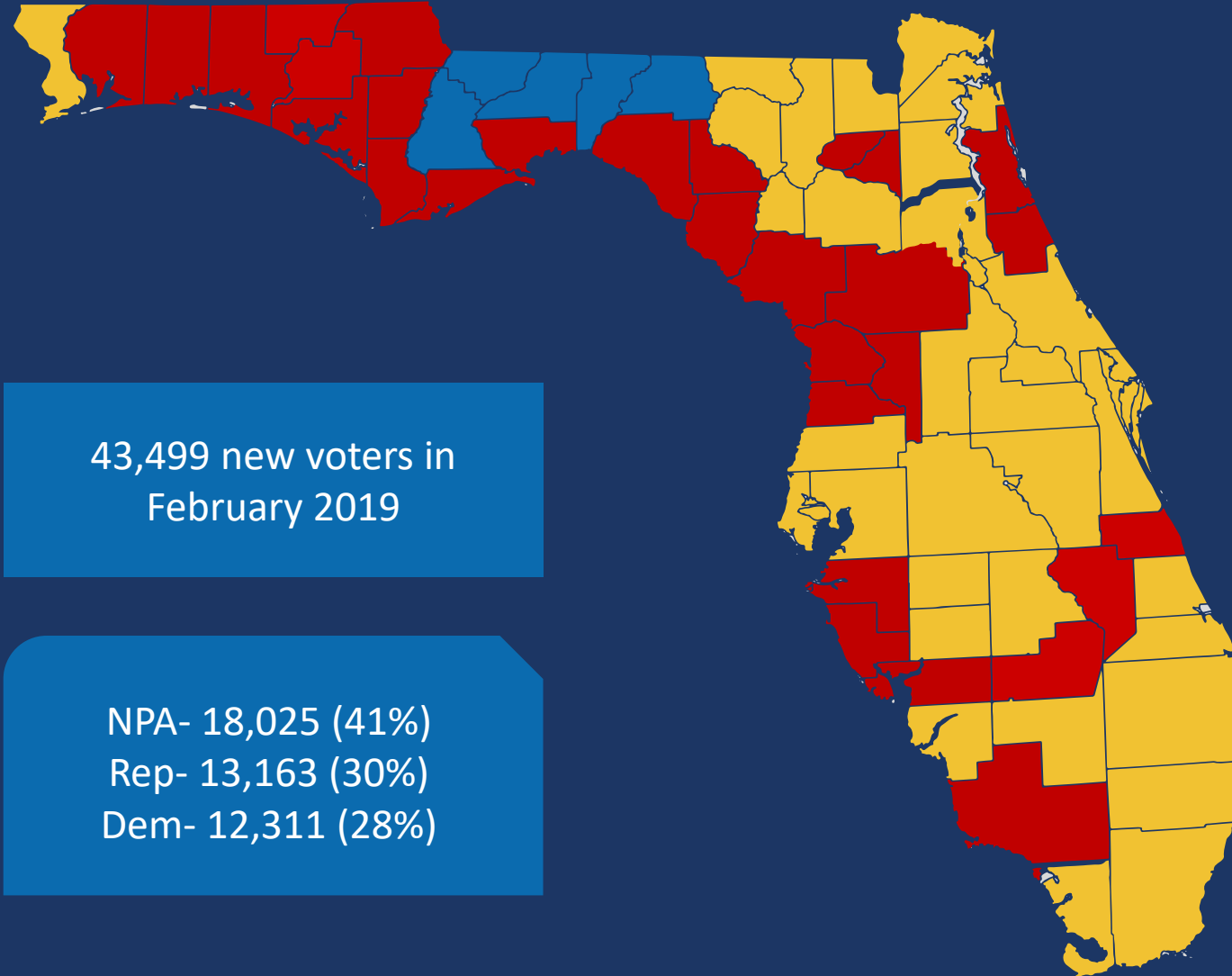


Since Last Election: 173,905



- Republican
- Democratic
- NPA/Other

NEW VOTERS By County



■ Republican
■ Democratic
■ NPA/Other

Top Voter Concerns

(Florida Chamber Polling)

Statewide	EDUCATION	JOB	ENVIRONMENT	OTHER
	13	11	11	Healthcare 10% Immigration 8% Gun Issues 5%
Jacksonville	22	9	9	Healthcare 11%
Gainesville	15	15	8	Healthcare 15%
Tallahassee	25	6	6	Crime/Drugs 13%
Panama City/Pensacola	16	18	5	Immigration 18%
Orlando/Daytona	15	11	13	Healthcare 11%
Tampa/St. Pete	8	10	12	Healthcare 12%
Ft. Myers/Naples	8	17	11	Immigration 8%
Broward/Miami	13	12	11	Healthcare 9%
Palm Beach	14	10	13	Healthcare 10%

Statewide	54:25
Jacksonville	62:22
Gainesville	46:38
Tallahassee	50:31
Panama City/Pensacola	55:25
Orlando/Daytona	53:22
Tampa/St. Pete	56:24
Ft. Myers/Naples	61:25
Broward/Miami	52:27
Palm Beach	48:28

Statewide	54:25
Men	59:24
Women	50:26
Republicans	77:9
Democrats	34:43
Others	48:21
White	59:22
African-American	27:48
Hispanic	61:18

Constitutional Amendments on the Horizon (27)

- ✓ **All drivers may complete community service in lieu of paying traffic and parking tickets**
- ✓ **All voters vote in primary elections**
- ✓ **Raising Florida's minimum wage**
- ✓ **Right to competitive energy market for customers of investor owned utilities: allowing energy choice**
- ✓ **Single payer health care**
- ✓ **Vote by internet**
- ✓ **Regulate marijuana in a manner similar to alcohol**

THE WALL STREET JOURNAL.

Hurricane Irma's Lawsuit Chasers

October 4, 2017 – Wall Street Journal Editorial Board

al lawyers never let a disaster go to waste. Behold the storm-chasing attorneys in Florida trying to exploit a power outage caused by Hurricane Irma.

THE WALL STREET JOURNAL.

How Florida Saved Taxpayers

September 12, 2017 – Wall Street Journal Editorial Board

ese columns are often critical of government, especially when public officials put taxpayers on the hook for future risks. Think Fannie Mae, federal flood insurance. So it's worth pointing out when a government

THE WALL STREET JOURNAL.

Florida's Insurance Test

Will Republicans block an attempt to limit a legal scam?

May 2, 2017 – Wall Street Journal Editorial Board

Does Florida's legislature exist to enrich plaintiffs attorneys or to serve the Sunshine State's renewed political effort to stave off the expense of Sunshine State

THE WAL

A Florida Republican

April 1, 2017 - Wall Street Journal

Florida homeowners might want to watch the next insurance bill. The South Florida attorney scheme that's endangering premiums skyrocketing.

Citizens Property Insurance Corporation surplus after the active 2004-05 hurricane season. 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 a portion 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 insurance policies.

Republican state Senators Dorothy Hukill and Kathleen Passidomo would stop AOB abuse by ending attorney fee payoffs. Sen. Flores, the Republican chair of the Senate Banking and Insurance Committee, refused to allow the Hukill-Passidomo reform onto the agenda for this legislative session.

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

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

Making Florida More Competitive

Florida now has the 2nd Worst Legal Climate in America

THE WALL STREET JOURNAL.

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

You sound an appropriate warning about the storm of meritless litigation now being rained down on Florida taxpayers and insurance-policy holders by personal-injury lawyers and shady contractors with whom they've concocted the latest scheme to get 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 benefit" scam and other lawsuit rackets, Sunshine State voters should elect that two key state Republicans, Speaker of the House Richard P. Myers and President Joe Negron, are currently running obediently to the plaintiffs bar. Unless and until their constituents demand that they continue to earn the state its well-deserved reputation as a litigious haven, Florida's legal climate will continue to deteriorate.

The Florida Office of Insurance Regulation, led by Commissioner David Altmaier, launched a webpage of data on how AOB abuse has raised homeowner insurance costs, as insurers factor litigation costs into their rate filings. Buyers of a new \$150,000 home in Miami-Dade County can expect to pay more than \$1,000 in premiums.

THE WALL STREET JOURNAL.

Protecting Legal Fraud in Florida

January 21, 2018 – The Editorial Board

Florida's Legislature is in session, and for the sixth straight year reform-minded Republicans are trying to shut down a trial-bar scheme that's bleeding property insurers and sending Sunshine State premiums skyrocketing. This fight will speak volumes about the character of Florida's GOP.

At issue is assignment of benefit (AOB) abuse, whereby an insured person signs away insurance to a third party, who then sues the insurer. More than 28,000 AOB lawsuits were filed in Florida in 2017, up from 405 a decade earlier, raising costs for insurers and the insured. State regulators estimate that Miami-Dade residents insuring a \$150,000 home could see premiums rise more than 40% by 2022, thanks to this man-made litigation flood.

Panama City Republican Jay Trumbull, a leader in the reform effort, filed a bill last year that would change how court damages are calculated and reduce the incentive to file frivolous AOB lawsuits. Florida's House of Representatives passed the measure this month, 82-20, which shows that at least some Republicans will fight the jackpot-justice lobby.

Not so in the Senate, where Republican Anitere Flores chairs the Banking and Insurance Committee. She has blocked by Senate President Joe Negron, let an AOB reform bill move forward.

Lawsuit Abuse Reform



U.S. CHAMBER
Institute for Legal Reform

Florida ranked 46th out of all 50 U.S. states
(bottom 5 ranking)

2018 2019 JUDICIAL HELLHOLES

- 1 CALIFORNIA
- 2 FLORIDA
- 3 NEW YORK CITY
- 4 ST. LOUIS, MISSOURI
- 5 LOUISIANA
- 6 PHILADELPHIA COURT OF COMMON PLEAS
- 7 NEW JERSEY LEGISLATURE
- 8 MADISON AND ST. CLAIR COUNTIES, ILLINOIS
- 9 TWIN CITIES, MINNESOTA

ATRA

Lawsuit Abuse Affects Floridians (\$4,442)


 **STATE RANKING
FOR AUTOMOBILE
INSURANCE
AFFORDABILITY**

#49

Source:
TheFloridaScorecard.org



“Gotcha” lawsuits cost Florida families an average of \$4,442 each year in lawsuit abuse costs

 **HOMEOWNERS’
INSURANCE
AFFORDABILITY**

Homeowners’ Insurance
Affordability data is available
at the county level.

[View Statewide Heat Map](#)

Source:
TheFloridaScorecard.org

Homeowner's Insurance Affordability Index

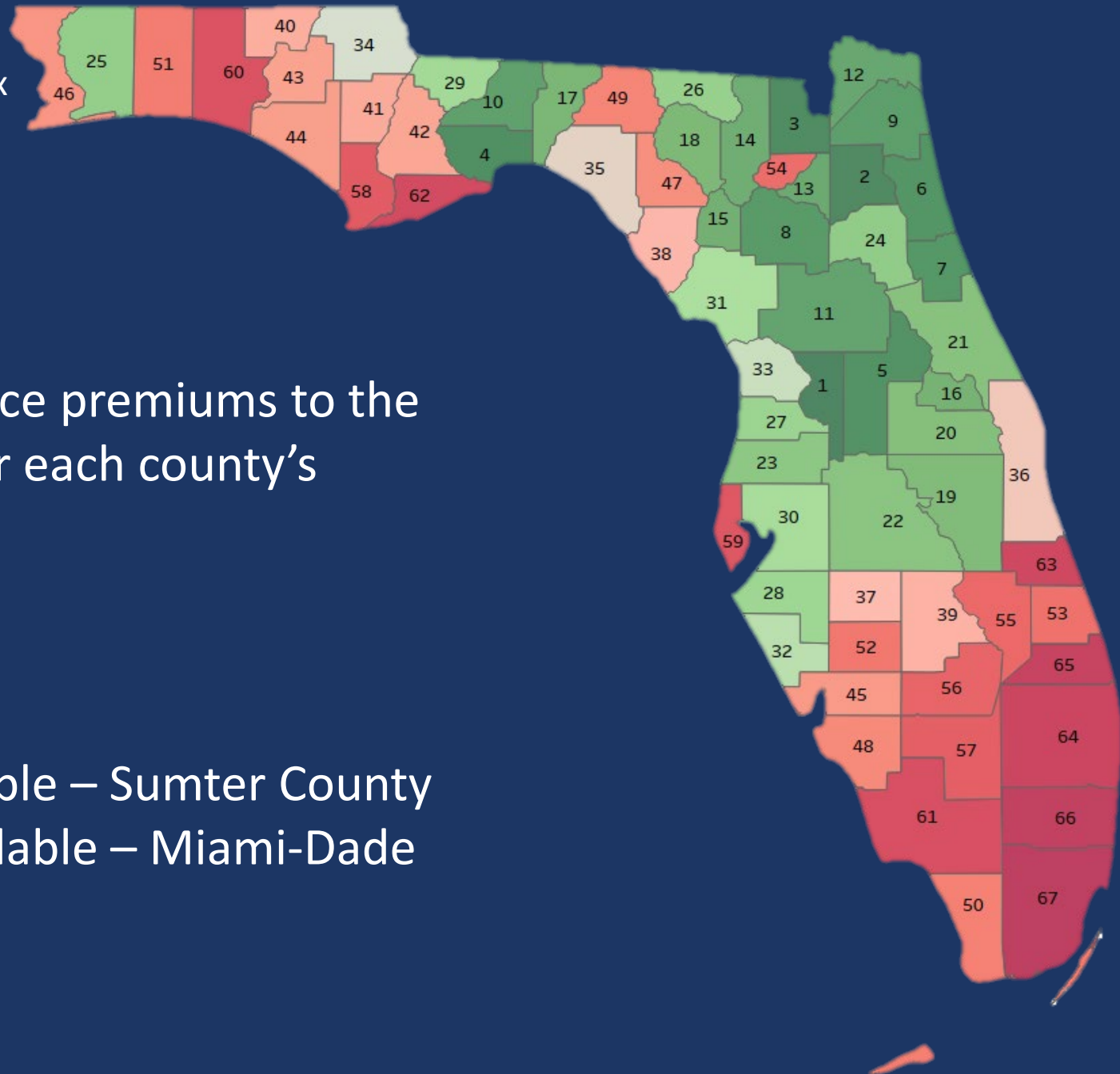
Quarter 4, 2018

Compares insurance premiums to the level of income for each county's households

Rankings:

#1 – Most affordable – Sumter County

#67 – Least affordable – Miami-Dade County



Florida's New Supreme Court

Chief Justice Charles T. Canady

Justice Ricky Polston

Justice Jorge Labarga

Justice Alan Lawson

*Justice Barbara Lagoa

*Justice Robert J. Luck

*Justice Carlos G. Muñiz

** Indicates Gov. DeSantis Appointments*



Florida Chamber Leads Lawsuit Abuse Reform Efforts



**CONSUMER
PROTECTION**
COALITION

Watch the video at:
FightFraud.today/resources.html

*SIGN THE PETITION: Visit www.FIGHTFRAUD.TODAY

Lawsuit Abuse Reform Bills Gaining Momentum



Florida Chamber backs legislation to reform assignment of benefits system, protect consumers

FILINGS

By Carrie Bradon | Mar 12, 2019



Florida Senate, House insurance reform bills advance at DeSantis' prodding

FLAPOL



INFLUENCE

AOB lawsuits outpacing population growth

Florida is growing fast. AOB lawsuits are growing faster.

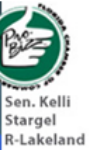
Building the Perfect Climate for Business

ACCURACY IN DAMAGES

SB 80
Sen. Kelli Stargel

HB 17
Rep. Tom Leek

SB 1320
Sen. Kelli Stargel



Sen. Kelli Stargel
R-Lakeland

Improves Florida's bottom-five legal climate by requiring a jury to know the amount generally accepted for a health care service instead of what was billed (known as accuracy in damages).

FLORIDA CHAMBER
SUPPORTS

SB 80
The Senate did not take action this week.

HB 17
Passed Commerce Committee

SB 1320
The Senate did not take action this week.

[LEARN WHERE WE STAND >](#)

ASSIGNMENT OF BENEFITS REFORM

SB 122
Sen. Doug Broxson

HB 7065
Rep. Bob Rommel



Sen. Doug Broxson
R-Pensacola

Eliminates assignment of benefits fraud by clarifying that attorney fees are not assignable in an insurance claim. These attorney fees are the carrot driving bad behavior by a handful of scrupulous vendors and attorneys, which is driving up homeowners' insurance rates for everyone.

FLORIDA CHAMBER
SUPPORTS

SB 122
The Senate did not take action this week.

HB 7065
Passed the House Judiciary Committee.

[TAKE OUR SURVEY >](#)

MEDICAL MALPRACTICE

HB 7077
Rep. Tommy Gregory



Rep. Tommy Gregory
R-Bradenton

Improves Florida's bottom-five legal climate and addresses Florida's growing doctor shortage by capping noneconomic damages for medical malpractice lawsuits which will lower costs.

FLORIDA CHAMBER
SUPPORTS

HB 7077
The House did not take action this week.

[DOWNLOAD WHERE WE STAND >](#)

DANGEROUS INSTRUMENTALITY DOCTRINE

SB 862
Sen. Kelli Stargel

HB 355
Rep. Tom Leek



Rep. Tom Leek
R-Daytona Beach

Clarifies that the dangerous instrumentality doctrine, which has been created by the Florida courts, does not apply to specialty equipment meeting certain insurance requirements.

FLORIDA CHAMBER
SUPPORTS

SB 862
The Senate did not take action this week.

HB 355
Placed on the House Calendar on second reading.

[LEARN WHERE WE STAND >](#)

Building the Perfect Climate for Business

FAIR SETTLEMENT ACT

SB 1464
Sen. Jeff Brandes
HB 751
Rep. Robert Andrade



Improves Florida's bottom-five legal climate by requiring a written notice of loss to the insurer and an appropriate time for the insurer to investigate and pay the claim prior to a bad faith claim being filed.

FLORIDA CHAMBER
SUPPORTS

SB 1464
The Senate did not take action this week.

HB 751
The House did not take action this week.

[VISIT OUR ISSUE PAGE >](#)

EMPLOYMENT PRACTICES

SB 692
Sen. Janet Cruz
HB 393
Rep. Dotie Joseph



Interferes with the employer-employee relationship by mandating job creators provide up to six months of paid family leave for the birth, adoption or foster care placement of a new child and creates a new cause of action.

FLORIDA CHAMBER
OPPOSES

SB 692
The Senate did not take action this week.

HB 393
The House did not take action this week.

[LEARN WHERE WE STAND >](#)

PREEMPTION OF CONDITIONS OF EMPLOYMENT

SB 432
Sen. Joe Gruters
HB 847
Rep. Bob Rommel



Prohibits local governments from passing regulations on businesses that interfere with conditions of employment, including wages, scheduling, benefits, and background screening.

FLORIDA CHAMBER
SUPPORTS

SB 432
The Senate did not take action this week.

HB 847
Passed the House Local, Federal and Veterans Affairs Subcommittee.

[LEARN WHERE WE STAND >](#)

THIRD PARTY AGREEMENTS IN CIVIL PROCEEDINGS

SB 794
Sen. Dennis Baxley
HB 1059
Rep. Mike Hill



Requires disclosure if a third party has a right to receive compensation on the proceeds of any civil action.

FLORIDA CHAMBER
SUPPORTS

SB 794
The Senate did not take action this week.

HB 1059
The House did not take action this week.

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Building the Perfect Climate for Business

PIP REPEAL WITH BAD FAITH

SB 896
Sen. Jeff Brandes



Repeals Florida's no-fault automobile system and sets minimums for Bodily Injury Protection while fixing potential lawsuit abuse.

FLORIDA CHAMBER
SUPPORTS

SB 896
The Senate did not take action this week.

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WORKERS' COMPENSATION

HB 1399
Rep. Cord Byrd



Makes changes to Florida workers' comp system, including the adoption of a fee schedule for hospital inpatient and outpatient reimbursements.

FLORIDA CHAMBER
MONITORING

HB 1399
Passed the House Insurance and Banking Subcommittee.

[VISIT OUR ISSUE PAGE >](#)

WORKERS' COMPENSATION

SB 1636
Sen. Keith Perry



Fixes three court decisions in 2016 that resulted in a 14.5 percent workers' comp rate increase to bring stability to the workers' comp system in the form of lower rates.

FLORIDA CHAMBER
SUPPORTS

SB 1636
Placed on the Senate Banking and Insurance Committee for April 1.

[SIGN OUR PETITION >](#)

DISCRIMINATION IN LABOR AND EMPLOYMENT

SB 474
Sen. Janet Cruz

HB 1355
Rep. Dotie Joseph



Interferes in employment practices by prohibiting a job creator from requesting or relying on previous wage or salary information to interview, hire, promote or employ an employee.

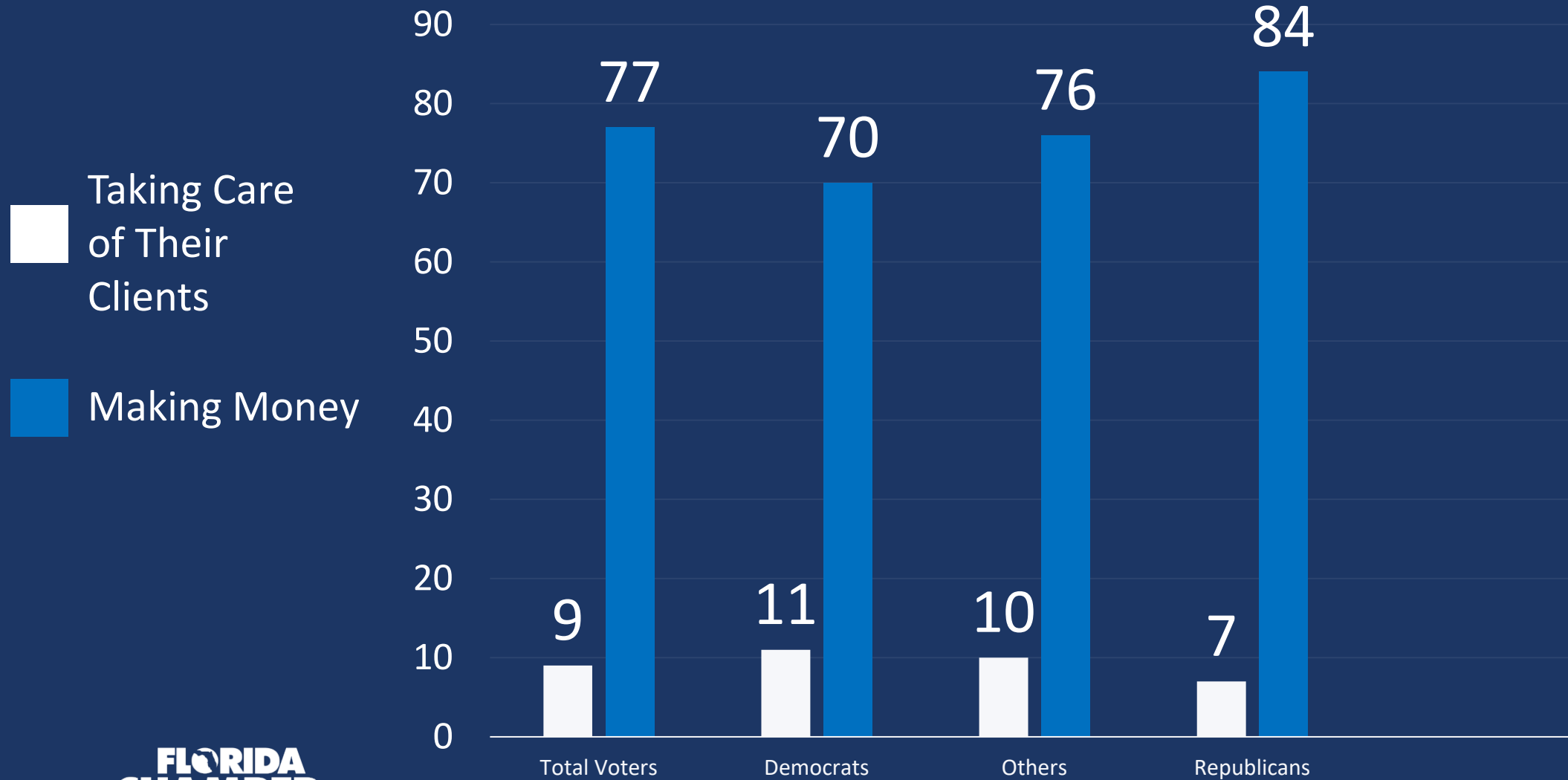
FLORIDA CHAMBER
OPPOSES

SB 474
The Senate did not take action this week.

HB 1355
The House did not take action this week.

[LEARN WHERE WE STAND >](#)

Are personal injury trial lawyers more concerned about taking care of their clients or making money?



By 2030: Move from bottom five to top 12



Strong and Balanced Legal Climate

- Ensure courts are fair, balanced, modernized, and consider the interests of job creators in processes and proceedings.
- Fix Florida's broken lawsuit abuse climate and restore fairness to local businesses.
- Ensure Florida's legal climate is among the best in the nation and positions Florida to be even more competitive.

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



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