



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

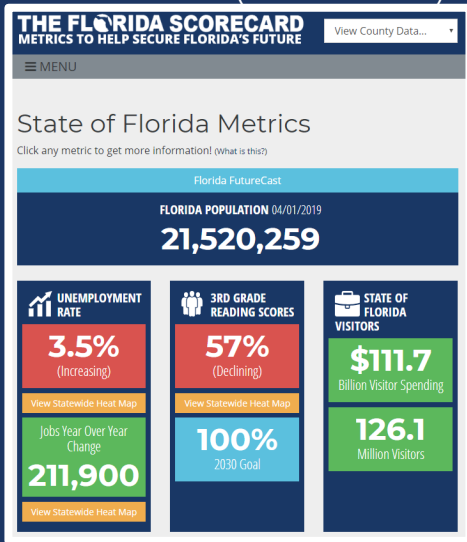


Download this presentation at www.FloridaChamber.com/GeneralCounsel.

Uniting Business For Good



Solutions (Research)



Actions (Lobbying & Grassroots)



Leadership (Elections)



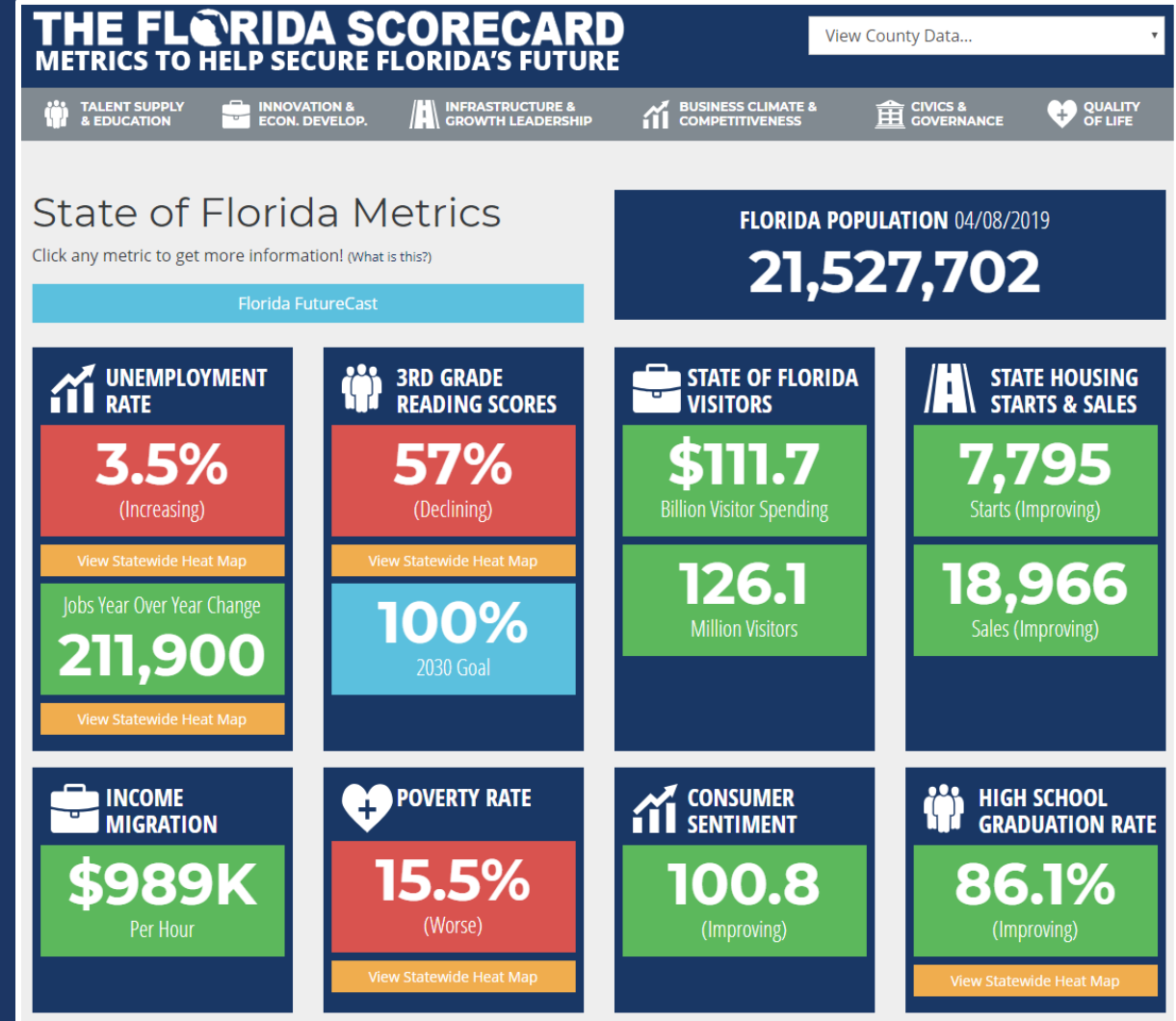
Governor DeSantis and the Florida Chamber are Keeping the Momentum Going



Florida At A Glance

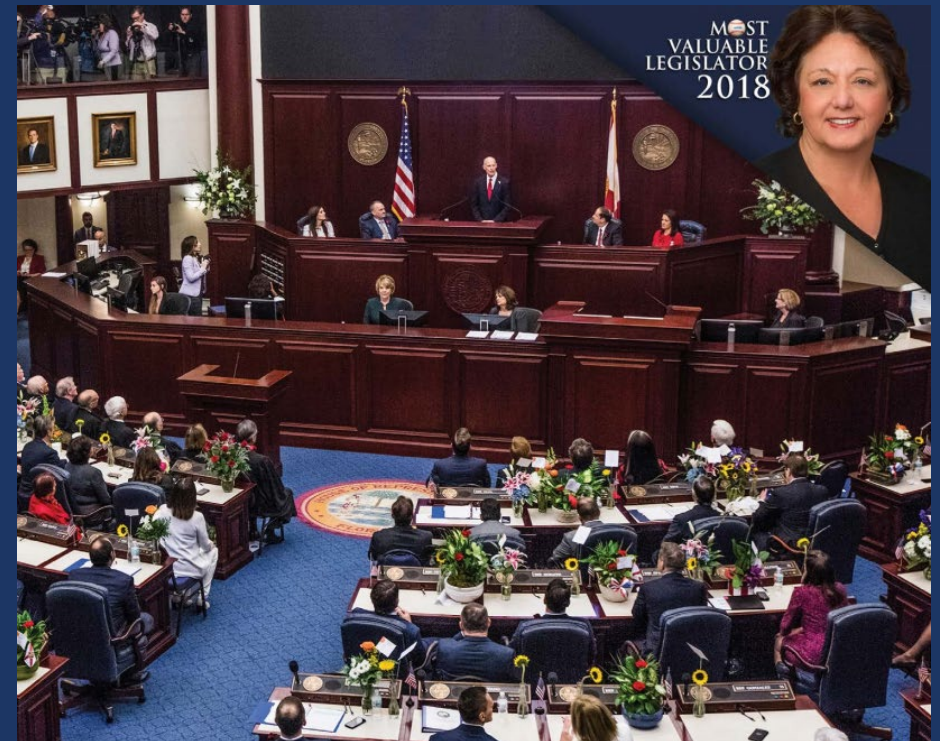
- Florida's Economy \$1 Trillion GDP (17th)
- 21.5 Million Residents
 - 3rd / 26M By 2030 / More Than 900/Day
- 126.1 Million Visitors In 2018 (+50M by 2030)
- Florida Creates 1 Out Of Every 13 New U.S. Jobs In The Nation
- 286,300 Jobs Looking for People. 360,000 People Looking for Jobs.

www.TheFloridaScorecard.org



2019 Legislative Recap

- The Florida Legislature (Mar. 5– May 4)
 - 160 Legislators
 - House- R: 71, D: 46 (3 Vacant)
 - Senate- R: 23, D: 17
- Bills Filed/Passed:
 - 2019: 3,491/174
 - The Florida Chamber testified 115 times
- 1,600+ lobbyists, Florida Chamber = 30+
- Themes:
 - New Governor, Cabinet, and Legislative Leaders
 - “Jobs and Visitors will come anyway.”
 - Republicans negotiating against Republicans
 - Out-of-state-billionaires with agendas for Florida
 - 2020 Presidential Election



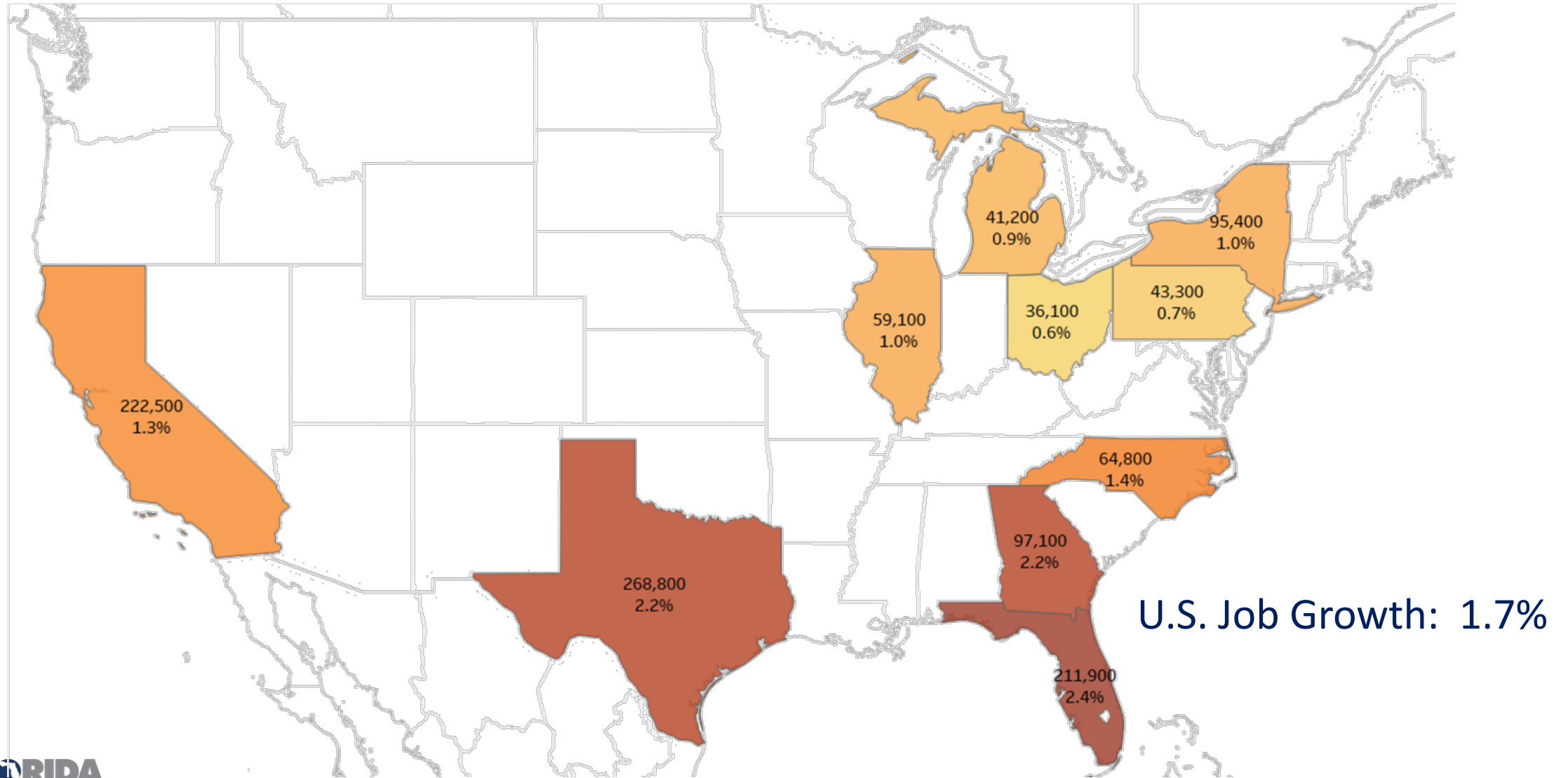
HOW THEY VOTED

Where Legislators Stood on the Florida Chamber's 2018 Jobs and Competitiveness Agenda

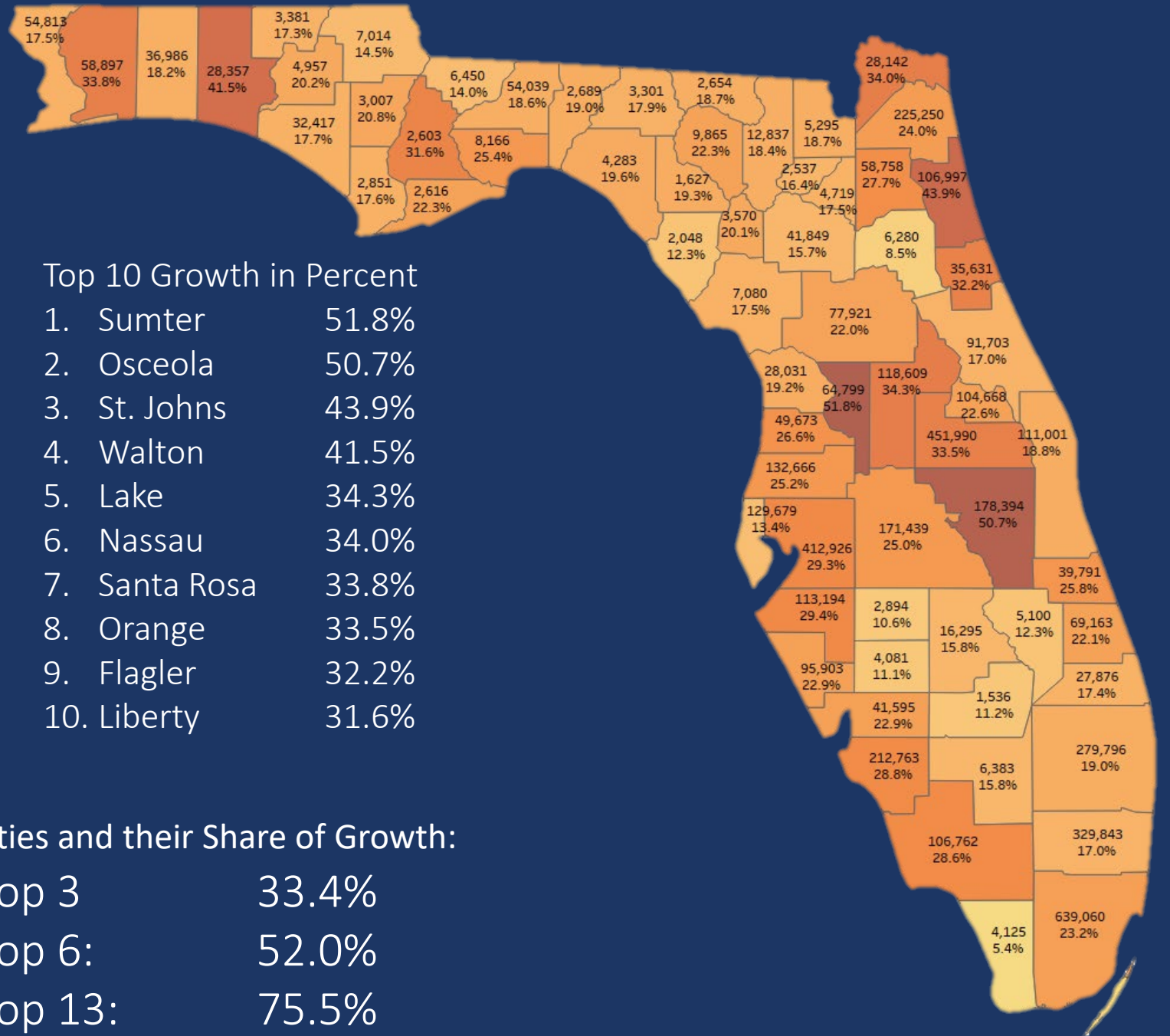


Job Growth for 10 Most Populous States

February 2018 to February 2019



Florida's Next 4.5 Million People



Top 10 Growth in People

1. Miami-Dade 639,060
2. Orange 451,990
3. Hillsborough 412,926
4. Broward 329,843
5. Palm Beach 279,976
6. Duval 225,250
7. Lee 212,763
8. Osceola 178,394
9. Polk 171,439
10. Pasco 129,769

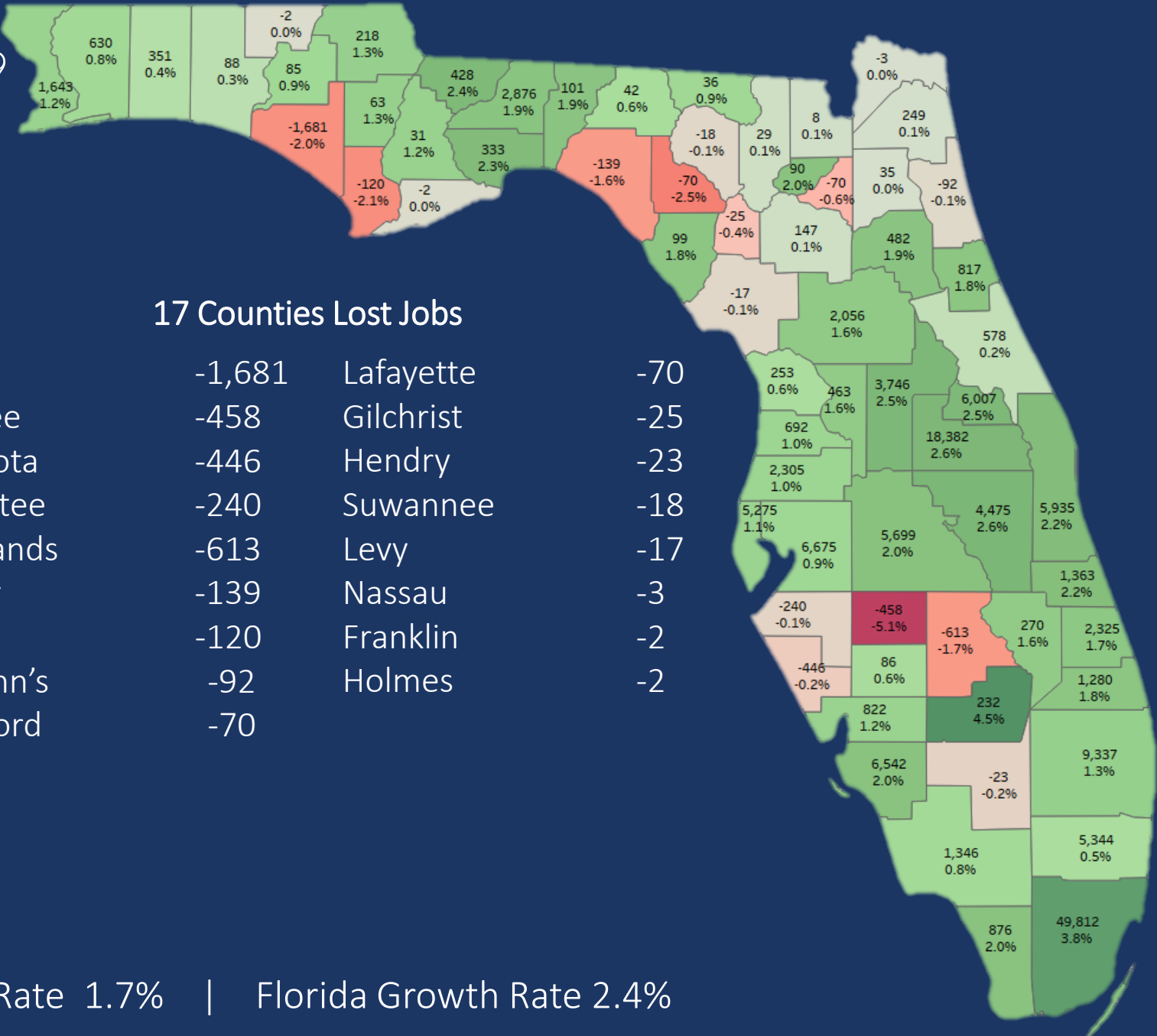
Top 10 Growth in Percent

1. Sumter 51.8%
2. Osceola 50.7%
3. St. Johns 43.9%
4. Walton 41.5%
5. Lake 34.3%
6. Nassau 34.0%
7. Santa Rosa 33.8%
8. Orange 33.5%
9. Flagler 32.2%
10. Liberty 31.6%

Counties and their Share of Growth:

- Top 3 33.4%
- Top 6: 52.0%
- Top 13: 75.5%

Job Growth: Mar '18 – Mar '19



Top Counties for Jobs

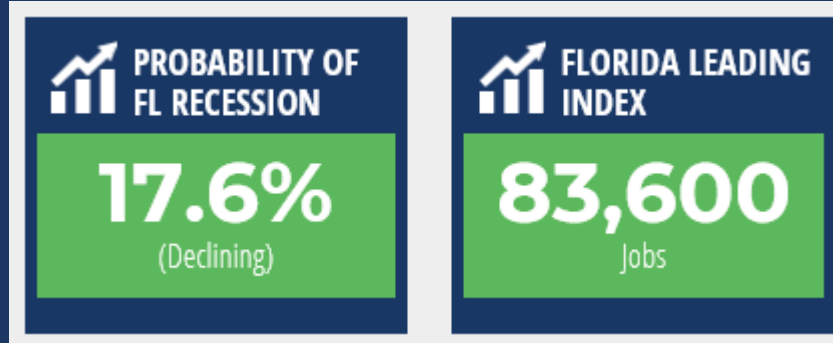
Miami-Dade	49,812
Orange	18,382
Palm Beach	9,337
Hillsborough	6,675
Lee	6,542
Seminole	6,007
Brevard	5,935
Polk	5,699
Broward	5,344
Pinellas	5,275

17 Counties Lost Jobs

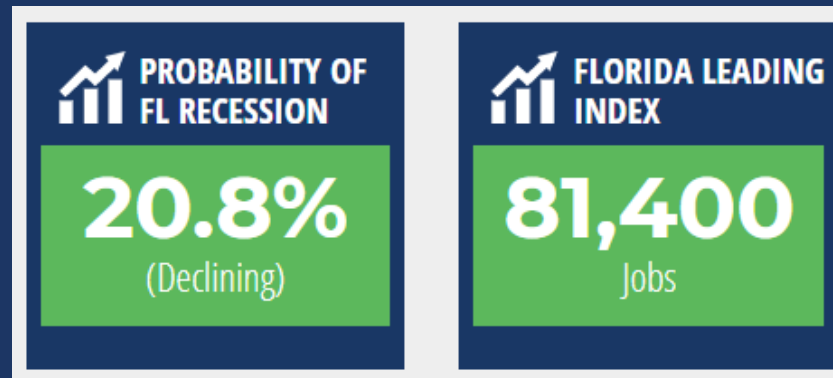
Bay	-1,681	Lafayette	-70
Hardee	-458	Gilchrist	-25
Sarasota	-446	Hendry	-23
Manatee	-240	Suwannee	-18
Highlands	-613	Levy	-17
Taylor	-139	Nassau	-3
Gulf	-120	Franklin	-2
St. John's	-92	Holmes	-2
Bradford	-70		

U.S. Growth Rate 1.7% | Florida Growth Rate 2.4%

February 2019



May 2019

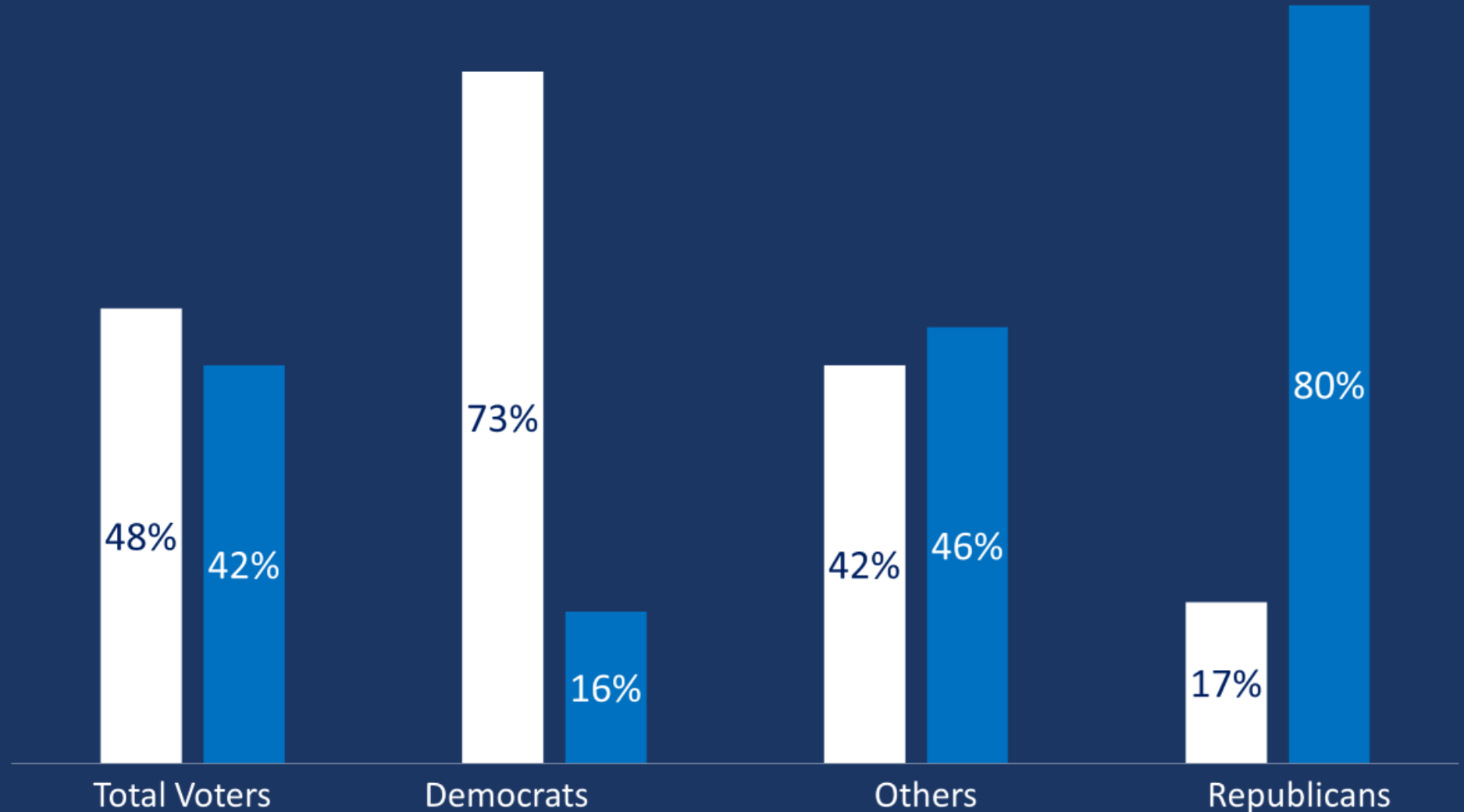


What's Better? Socialism or Capitalism?

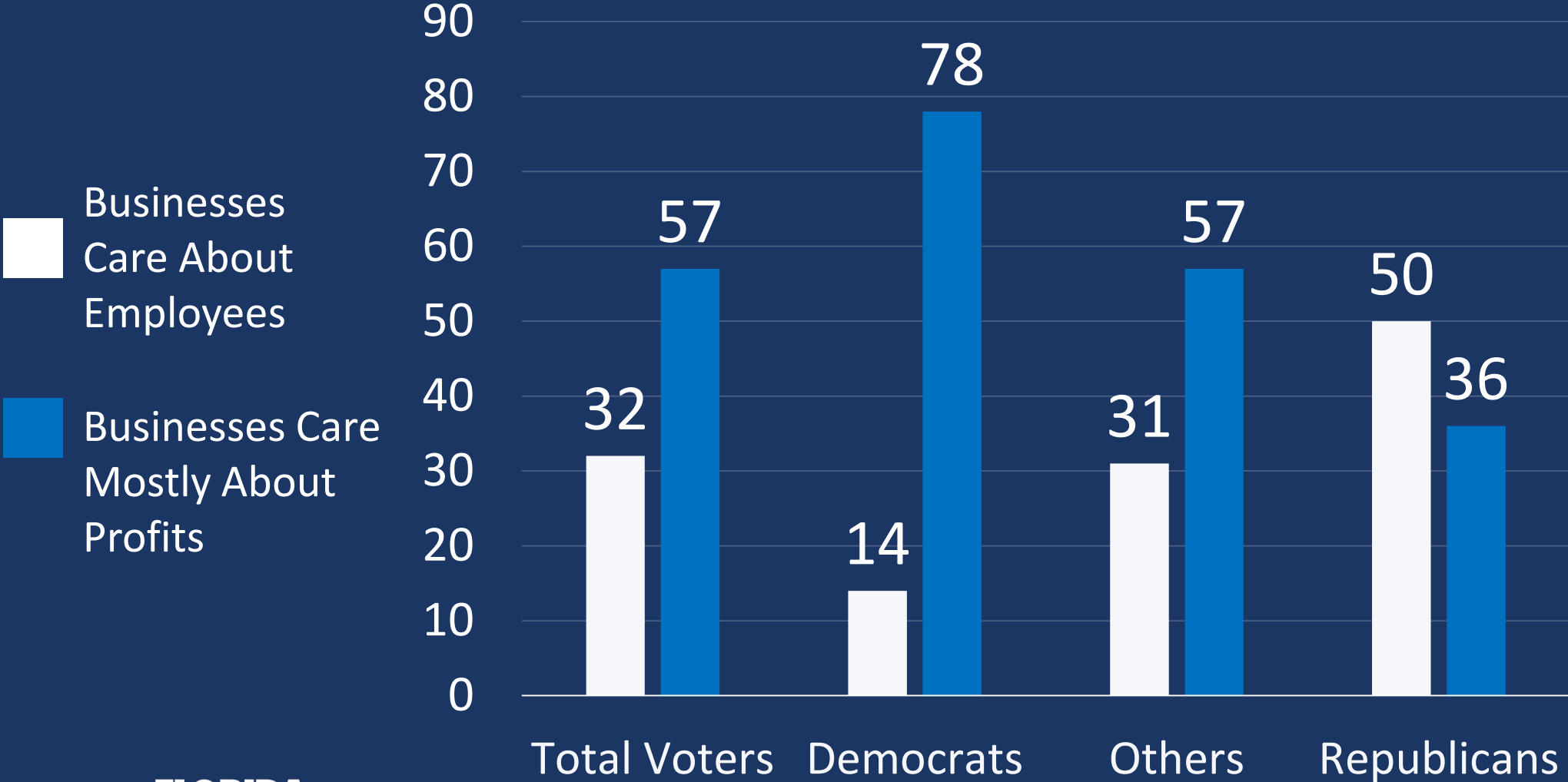
Voters Under 40

■ Socialism and
"About the Same"

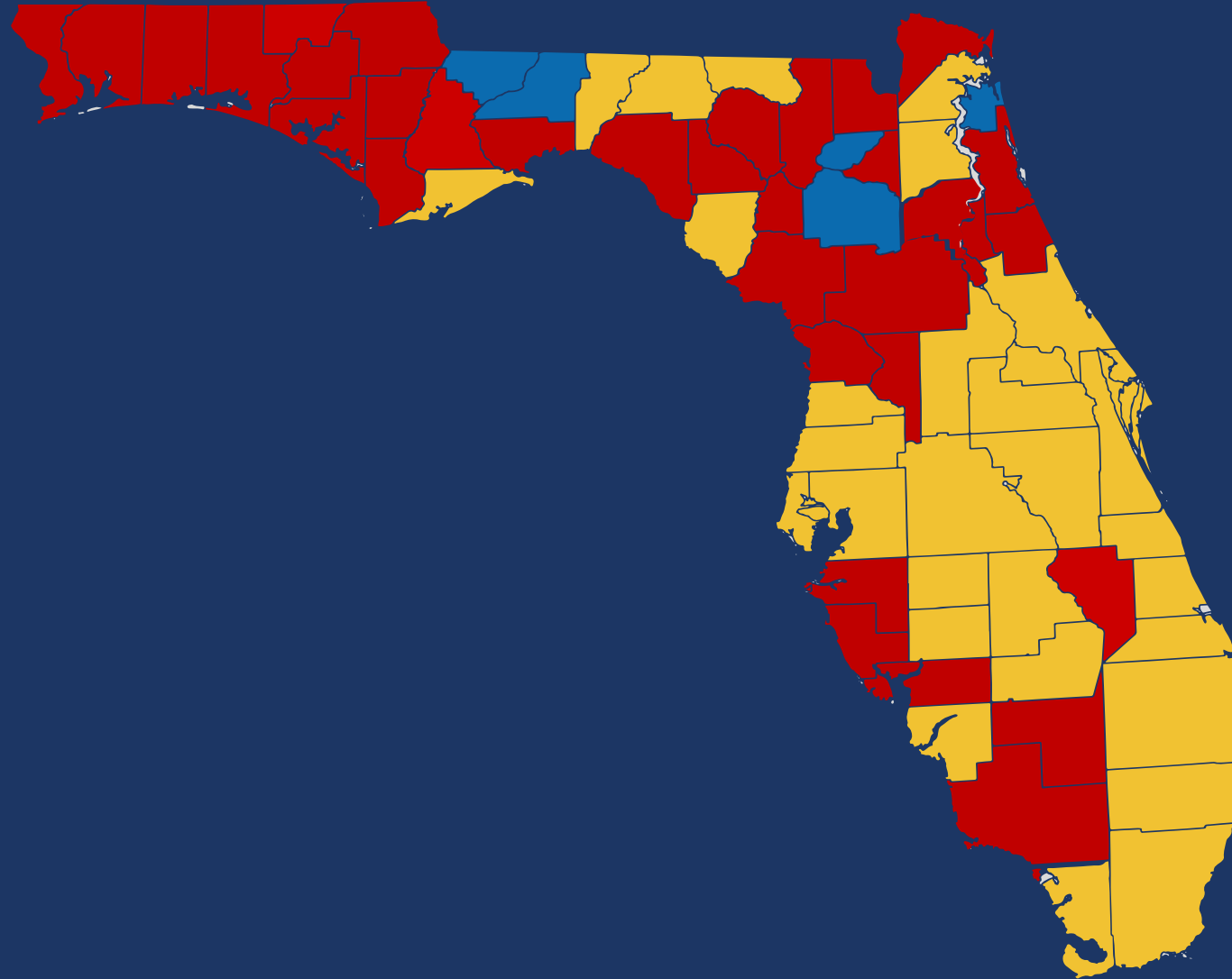
■ Capitalism



What Do You Think Motivates Business In Florida?



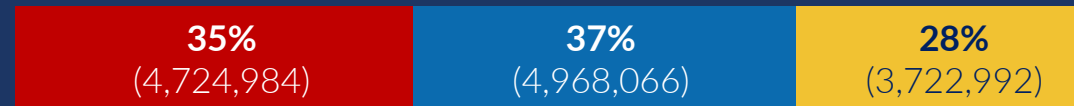
MARCH NEW VOTERS
By County



- Republican
- Democratic
- NPA/Other

Registration Comparisons Over Time

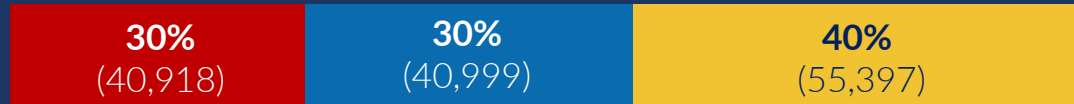
Total State: 13,416,042



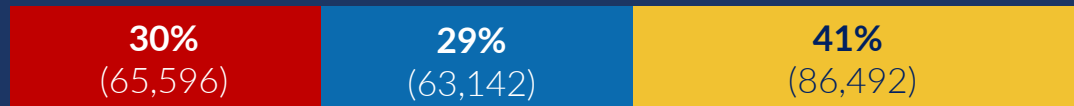
This Month: 41,192



Year to Date: 137,314



Since Last Election: 215,230



- 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 (28)

- **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**

Hurricane Irma's Lawsuit Chasers

October 4, 2017 – Wall Street Journal | Editorial Board

Legal 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.

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, federal flood insurance. So it's worth pointing out when a government

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 stop the expense of Sunshine State

Making Florida More Competitive

Florida now has the 2nd Worst Legal Climate in America

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 kind of home damage. Insurers typically settle these claims to avoid court battles, and thanks to Florida law they're on the hook for attorney

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 that would stop AOB abuse by ending attorney fee paydays. 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 Citizens is a business on Citizens, the insurer of last resort. Citizens is struggling to keep up with the growing risk, which means more potential for

en. Flores declined comment to us, and no wonder. She placed the bill 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

THE WALL STREET JOURNAL

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

Litigation Fiesta for Florida Plaintiffs Bar

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 H. Corcoran and President Joe Negron, are currently running obediently to the plaintiffs bar. Unless and until their constituents demand that Florida's trial bar sense civil justice reforms, Florida's trial bar will continue to earn the state its well-deserved

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 for insurance than they would have paid a decade ago.

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 been blocked by Senate President Joe Negron, let an AOB reform bill

Lawsuit Abuse 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

The logo for ATRA (American Trial Lawyers Association), featuring the letters 'ATRA' in a stylized, white, serif font.

Lawsuit Abuse Affects Floridians (\$4,442)


 **STATE RANKING
FOR AUTOMOBILE
INSURANCE
AFFORDABILITY**

#49

Source:
[TheFloridaScorecard.org](https://www.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](https://www.thefloridascorecard.org)

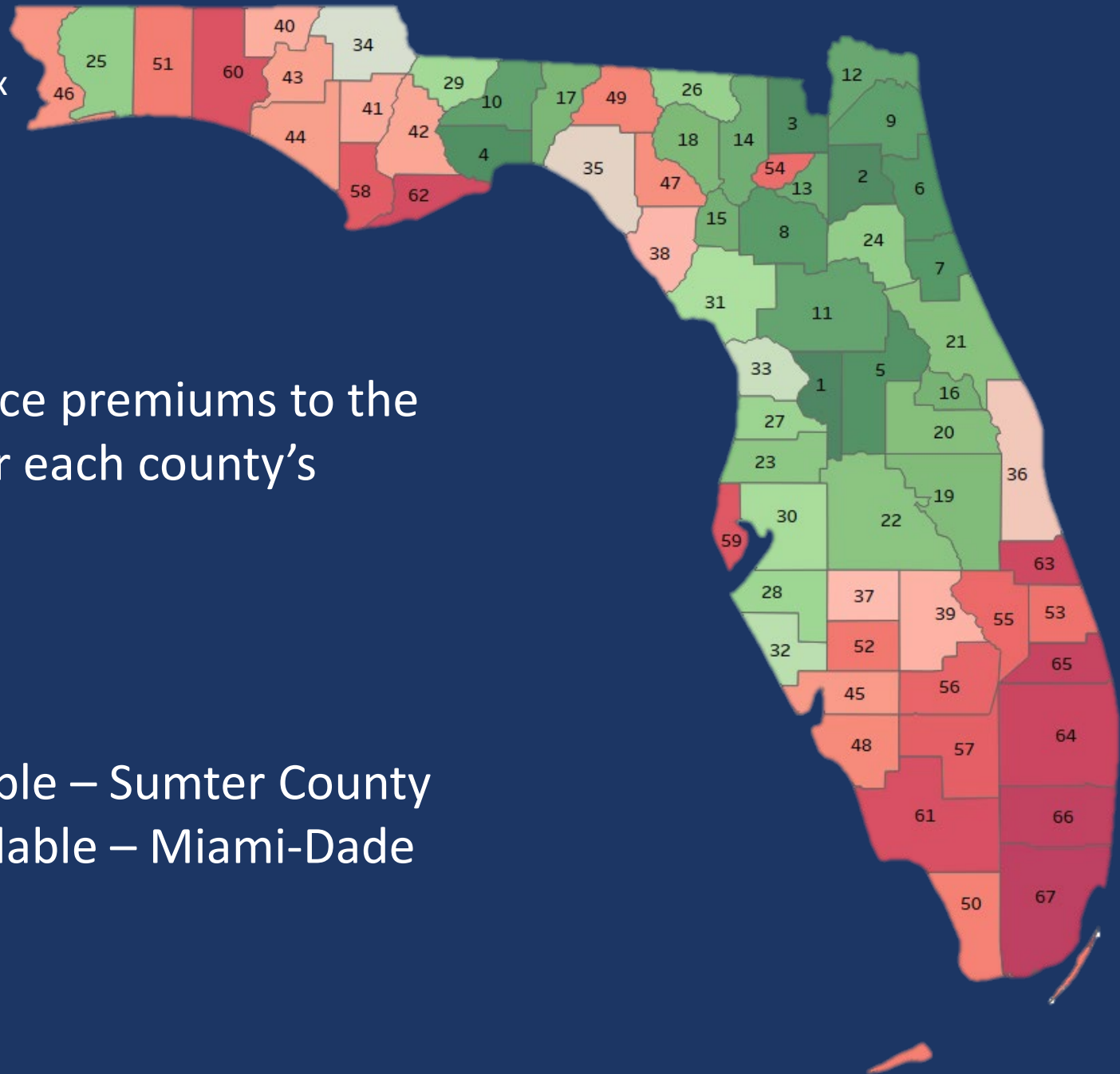


Reducing the Cost of Doing Business

- ✓ Dangerous Instrumentality exemption protecting certain heavy equipment
- ✓ AOB Lawsuit Abuse reform passed for property insurance

www.FightFraud.Today

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*



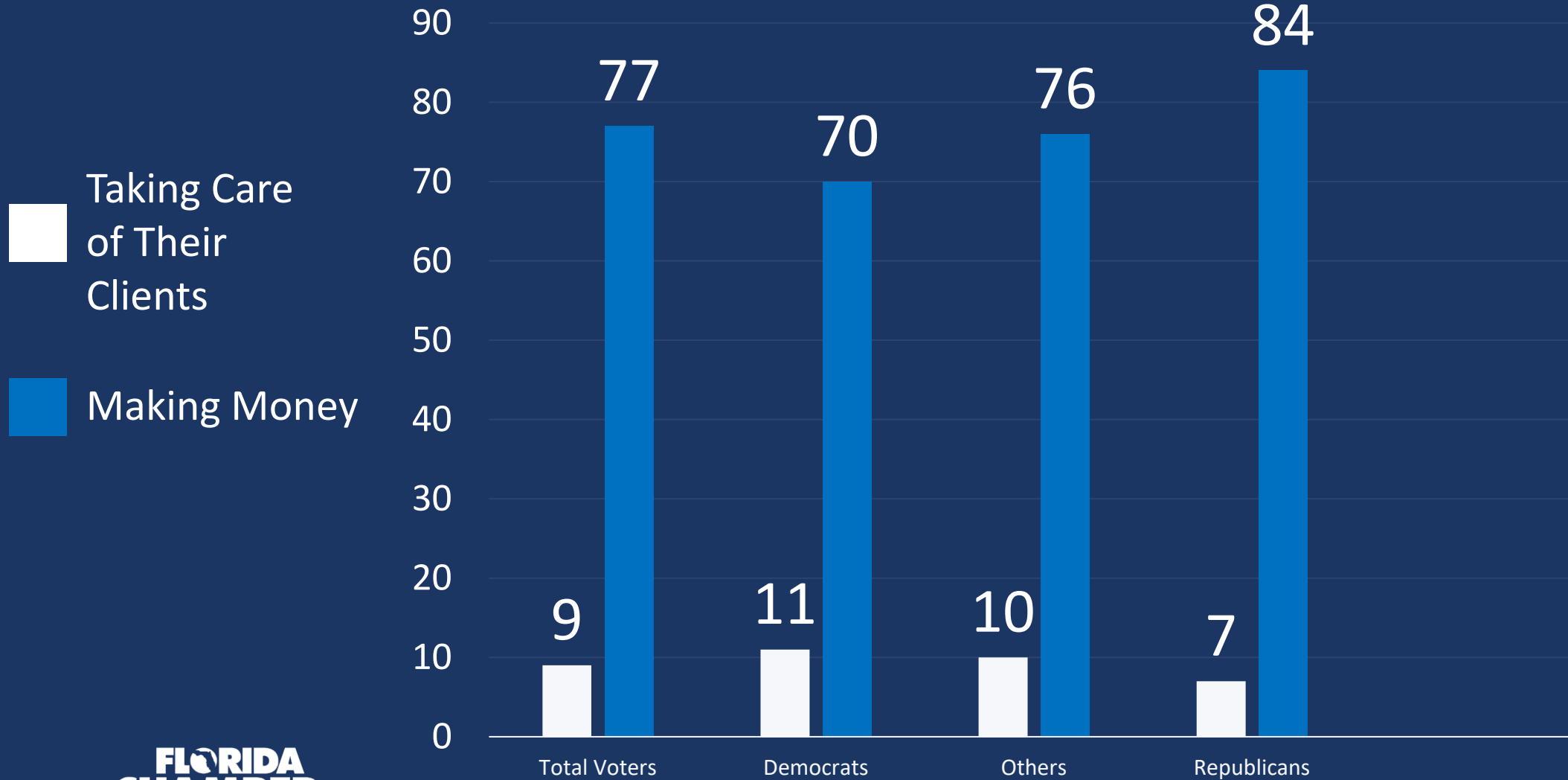
Florida Chamber Leads Lawsuit Abuse Reform Efforts



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

*SIGN THE PETITION: Visit www.FIGHTFRAUD.TODAY

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.

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