



What Others Are Saying: Florida's No-Fault Insurance Is Unfair to Good Drivers

"Florida (no-fault) law is just not going to work... No-fault was a great idea...But now all these people are jumping in and treating it like a gold mine, filing claim after claim for \$10,000..."

- Walter Dartland, Director, Consumer Federation of the Southeast, & Former Assistant State Attorney General, *Orlando Sentinel* (June 23, 2006)

"According to the Insurance Information Institute, Florida is the sixth-most expensive state in which to insure a vehicle... the average annual auto-insurance plan in Florida costs \$1,062, compared with the national average of \$838."

- *Florida Times Union* (February 10, 2007)

"The Florida Legislature has yet to propose any effective legal reforms, allowing policyholders to suffer increasing insurance premiums that provide no additional benefits."

- Charles J. Grimsley, Pres., FL Property & Casualty Assn., *Ft. Myers News-Press*, (June 22, 2006)

"Fueled by the easy flow of insurance money, and enabled by greedy and disreputable lawyers, chiropractors and doctors, (no-fault) fraud is taking a large bite out of every Floridian's insurance budget."

- State Grand Jury Report (September 2000)

"Again, it comes down to a level of fairness. You ought to have to pay for your mistake, but you shouldn't have to compensate for somebody else's mistake."

- Governor Charlie Crist, when asked his opinion on tort reform, *Florida Trend* (January 2007)

"...reforms have not gone far enough in resolving the problems within the no-fault system which include fraud, abuse, inappropriate medical treatment, inflated claims, inadequate compensation to victims, increased premiums, and the proliferation of lawsuits."

- "Florida's Motor Vehicle No-Fault Law," *Senate Select Committee, Banking & Insurance* (November 2005)

"We need to tell our legislators that if the system is broken today, it's only going to be worse a year from now, and we're not willing to pay for it."

- John Hallman, Florida Director, Freedomworks, *Orlando Business Journal* (May 5, 2006)

"Shortcomings in Florida's system were recognized early and often, and the Legislature has tweaked the law several times. After early periods of rate relief, the no-fault system is now acknowledged to be a pricier option. In 2004, Floridians paid the eighth-highest rates in the nation, according to the National Association of Insurance Commissioners."

- *Tampa Tribune* (February 14, 2007)

"There are a lot of legislators who would just as soon see PIP go away. We've tried to fix it time after time. We recognize ... that there are lots of people who take advantage of the law, and so far we've not been able to ... appropriate [funds] to hire enough enforcement people to make a real difference."

- Senator Jim King, R-Jacksonville, *Jacksonville Times-Union* (June 27, 2007)