



January 20, 2021

Commissioner David Altmaier  
Florida Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
[David.Altmaier@flor.com](mailto:David.Altmaier@flor.com)

**RE: Insurance Data Request**

Dear Commissioner Altmaier,

Thank you again for participating in the discussion about cost drivers affecting Florida's insurance rates at the Commerce Committee meeting on January 14, 2021. As mentioned during the Committee meeting, in order for the Legislature to evaluate the need for legislative reform related to Florida's insurance rates, we must have adequate data related to the rates and the cost drivers affecting them. While the Committee meeting focused primarily on residential property insurance, given the ongoing discussions about the repeal of personal injury protection (PIP) insurance and bad faith reform, data regarding motor vehicle insurance is also necessary.

Please provide us with the data you feel is most meaningful for determining whether legislative fixes regarding cost drivers for residential property and motor vehicle insurance rates are necessary and achievable. However, at a minimum, please include data regarding total litigation, broken down by type of insurance, type of claim, and as an approximate percentage of premium; contingency fee multipliers, bad faith, roof damage claims, and non-catastrophe water claims. The data should show how these cost drivers have changed in recent years.

**The data should be submitted to the Commerce Committee by February 22, 2021.** Please let us know if you have any additional questions or concerns.

Sincerely,

A handwritten signature in blue ink, appearing to read "Blaise Ingoglia", written over a horizontal line.

Representative Blaise Ingoglia, District 35  
Chair, Commerce Committee