

Congress of the United States
House of Representatives
Washington, DC 20515-0910

November 14, 2023

The Honorable Ron DeSantis
Governor
The Capitol
400 S. Monroe Street
Tallahassee, FL 32399

Governor DeSantis:

As the Representative of Florida's 10th Congressional District, I urgently request a meeting to share with you the devastating impact of rising property insurance prices on Central Floridians.

Last week you called an emergency special session of the Florida Legislature, however you did not use that time to deliver legislative solutions to solve the decreasing coverage and rising costs of property insurance hundreds of thousands across our state are facing.

On Friday, November 10th, I held an emergency roundtable listening session with homeowners, renters, small business owners, and community leaders from across Central Florida to hear the challenges they are facing because of the high cost of property insurance. Some of the stories I heard include:

- A long-time teacher paid off her home, but her insurance premium has increased by \$1,000 per year, and she is now contemplating delaying her retirement, which was intended to be next year, just so she can afford the new payments.
- A homeowner who just had her insurance policy cancelled after two years, and is now receiving quotes ranging from \$5,700 to \$13,000 for new coverage with many would requiring her to install a new \$15,000 roof just to get covered.
- A Habitat for Humanity homeowner had his policy cancelled and is now forced to choose between costly property insurance coverage and paying for his cell phone, internet, or car note.
- A realtor of 20 years has lost four deals this year due to the cost of property insurance. Though buyers were qualified to purchase homes, the cost of insurance pushed them out of the sale.
- A longtime local businessowner's property insurance is going up an extra \$500 per month, leaving them in a tough situation that will have a major impact, not just their profits, but on the Central Florida economy.

These testimonies are just a small sample of the stories from residents of Florida's 10th Congressional district that I need to share with you. What I heard emphasized the harm directly caused to Floridians by your lack of leadership to properly regulate the insurance industry, mitigate the destruction of extreme weather events, and make informed legislative decisions to solve the problem. I request an urgent meeting to discuss my constituent's concerns and hear your plans for a solution to this crisis.

Sincerely,



Maxwell Alejandro Frost
Member of Congress