Dear Representative,

It has come to my attention that starting Monday, December 12, 2022, the Florida Legislature will be holding a Special Session Hearing to discuss and vote on Florida House Bill 1A. This bill and your vote will have an immense impact on my life and my home.

 For years, the Florida Legislature and my insurance company has promised reform. And for years no reform has come. Every law that has been passed in favor of my insurance company has only caused more and more distress in my life and in the life of millions of Floridians who are homeowners and policyholders. Since the last time this Florida Legislature voted in a bill in favor of my insurance company, my premiums have continued to go up. I have spoken with friends and neighbors who have also complained that their premiums have increased, sometimes each doubling or tripling in amount. This is not what we were promised, and this is not what we voted for.

 For years, I have been a loyal constituent and a diligent and responsible homeowner. I have paid my premiums and insured my home as required of me. But now, when I will need help, I will be unable to get it. When my insurance company refuses to protect me as promised and I am left with no other choice but to seek legal help. I alone cannot afford to repair the damage caused by these storms. This is the reason I have insurance in the first place. I alone cannot afford legal help to hold my insurance company to their word and to their contract.

If you vote in favor of this bill and allow for it to pass, you will have taken from me the only recourse I have left to protect my home. I will not be able to repair my home and, at the end of my policy period, will very likely be left without insurance to protect me all together.

Insurance reform only benefits the insurance company. As your constituent, I strongly urge you vote no to Florida House Bill 1A. I strongly urge you to vote no against further premium price increases. I strongly urge you to vote no against unfair insurance company policies.

As your constituent, I strongly urge you vote no and protect a member of the community you took an oath to do so.

 Best Regards,

 (Enter your name here)