

# Bill that Favors Insurance Industry is Progressing through the Florida State Legislature

*Attorney Jeffrey M. Liggio is sounding the alarm on H.B.837 that favors the insurance industry and is progressing through the Florida State Legislature.*

WEST PALM BEACH, FL, UNITED STATESH., March 20, 2023 /EINPresswire.com/ -- Attorney [Jeffrey M. Liggio](#), Esq., BCS, is sounding the alarm on a Florida bill, HB 837, that favors the insurance industry and is progressing through the Florida State Legislature.

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*Jeffrey M. Liggio, Esq, BCS*

“Insurers: Life, Health, Disability, Automobile, Homeowners, Workers Compensation, and more, regularly deny claims, cancel policies, and cheat policy holders in alarming rates,” said Liggio. “And now, if a bill before the state legislature passes, consumers will have a much tougher time fighting for the protection they paid for and finding competent lawyers to help them fight.”

Liggio went on to pose these questions:

- 1) How do Floridians, their families, and small businesses fight back when they were cheated when they purchased insurance?
- 2) How do Floridians, their families, and small businesses fight back when their insurer wrongfully cancels their policy? And
- 3) How can Floridians, their families, and small businesses afford to fight back when they are suffering in those two situations?

For more than 100 years, through Florida Statute §627.428, those impacted by cancellations and denied claims can fight back by hiring competent lawyers, who they can afford to hire, because if they are successful, the insurer who is responsible for this, must pay their lawyers.

The Florida Supreme Court, more than 20 years ago, wrote, in *Ivey v. Allstate Ins. Co.*, 774 So.2d 679, 684 (Fla. 2000):

“Florida law is clear that in ‘any dispute’ which leads to judgment against the insurer and in favor of the insured, attorney's fees shall be awarded to the insured.”

A bill was filed in the Florida Legislature to repeal §627.428. After several hearings, the bill was amended to preserve attorney's fees only in the event of a declaratory, "coverage" dispute lawsuit. But the amended bill does not cover insurance cancellations, or misrepresentations in the sale of the policy, and it doesn't provide for fees in any type of suit but a declaratory, non-jury action.

"Over the past 40 years, we've handled a significant number of health insurance, life insurance, automobile insurance situations, where the insurers wrongfully cancelled the insurance and/or didn't properly notify the insured that it intended to cancel the policy," said Liggio.

Liggio states that the amended bill still eliminates the rights of Floridians who were defrauded by insurers and the insurers' appointed agents, into buying insurance under false premises, for example, when the consumer was misled that the insurance was comprehensive health insurance, "just as good as Obamacare," but instead, the policy is virtually worthless.

"You may think you and your family have excellent insurance, but you may not learn that is not the case until there is a crisis, made worse by the insurer, and now you have to fight back," Liggio said. "It could happen to you, and you'll need the protection that Florida Statute § 627.428 provides.

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Jeffrey Liggio is a Board Certified Civil Trial Lawyer, and previously served as Chair of the Florida Trial Lawyers Section of The Florida Bar. He is managing partner of Liggio & Cornell in West Palm Beach.

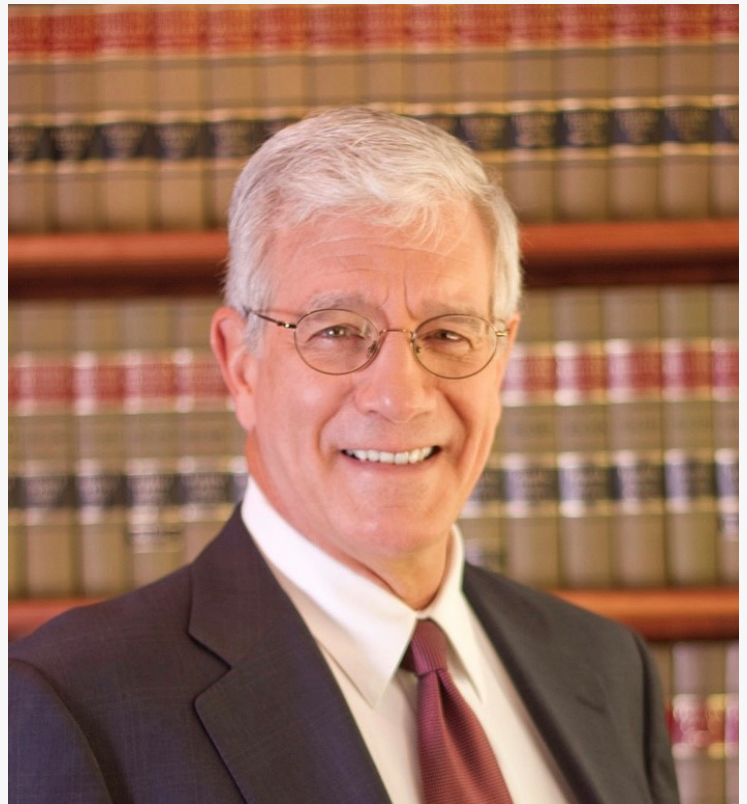
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