



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
STATE OF FLORIDA

March 5, 2019

Michelle R. Suskauer
President of the Florida Bar
651 E. Jefferson Street
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President Suskauer:

As an advocate for Floridians across our state, I appreciate that the Florida Bar's core mission is to "...ensure the highest standards of legal professionalism in Florida; and protect the public by prosecuting unethical attorneys..." I know ensuring the integrity and highest standards of professional conduct of legal practitioners is of the utmost importance to your organization. That is why I wanted to bring to your attention troubling statistics impacting the affordability of insurance for families that directly involve Florida attorneys.

Assignment of benefits (AOB) lawsuits skyrocketed in just four years. A concerning partnership is taking place in our state: questionable contractors and unscrupulous attorneys are teaming up to game the system originally intended to empower and protect consumers. This unethical business model impacts every Floridian. The most shocking part is that there are a select number of law firms manipulating the system for their own gain. AOB lawsuits increase insurance rates and threaten our state's good financial standing. When lawsuits are out of control, consumers are always on the losing end.

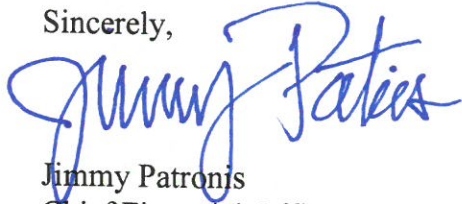
My office receives service of process information on behalf of insurance companies, and based on that data, it appears certain law firms are working in concert with contractors to exploit AOB provisions by inflating costs for unmerited payouts. Evidence suggests these law firms are filing suit for the sole purpose of weaponizing the one-way attorney fee provision. Since the state's legal environment regarding AOB is so friendly to plaintiff's attorneys, we are concerned that many firms are robo-signing complaints without performing necessary due diligence.

Given the sheer number of AOB cases being pumped out, if left unchecked these activities threaten to have the same outcome as when certain firms took advantage of the mortgage foreclosure crisis for profit. We cannot control natural disasters, so I'm calling on the

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Florida Bar to help solve this manmade one by coming to the table to help address this crisis. My office stands ready to assist with any questions you may have. I look forward to hearing your findings.

Sincerely,



Jimmy Patronis
Chief Financial Officer