



## **Responsible Roadways: Reward Good Drivers and Hold the Bad Accountable**

### **Support HB 733 and SB 1052 (Rep. Grall/Sen. Lee)**

In Florida, current law only requires car owners to carry \$10,000 in “Personal Injury Protection” coverage (PIP) and \$10,000 in property damage liability insurance. These are among the worst and lowest financial responsibility requirements in the country - Florida is one of only two states in the nation that do not require automobiles to carry liability insurance for injuries their drivers cause to others.

Currently, there is no requirement that drivers carry the kind of bodily injury liability insurance that can *protect* drivers against the high-dollar value losses that occur in even just moderate – let alone serious – car crashes.

As a result of insufficient financial responsibility laws, Florida taxpayers lose millions of dollars to higher taxes every year, picking up the tab for the treatment and care of victims of negligent drivers who are either uninsured or, more commonly, underinsured.

This shifting of costs from the responsible to the irresponsible is bad policy. Florida should join the forty-eight other states that require all motorists to have a reasonable amount of bodily injury liability insurance.

#### **THIS PROPOSED LEGISLATION WILL:**

- Eliminate Florida’s inefficient, fraud-plagued, no-fault/PIP system and replace it with a system that makes bad drivers financially responsible for the crashes they cause.
- Require ALL drivers to carry minimum bodily injury liability insurance of at least **\$25,000 per person/\$50,000 per incident.**
- According to an actuarial study commissioned by the Legislature, substantially increase insurance protections for millions of qualifying Florida drivers at a cost-neutral level.
- Eliminate the incentives for bad actors to promulgate insurance fraud.
- In the Senate version, require insurers to offer of medical payments coverage, similar to how uninsured motorist coverage is offered now.

The time has come to finally put an end to a system that forces good drivers to subsidize the enormous costs created by bad drivers and invites rampant fraud.

**Support HB 733 and SB 1052 to Make Florida’s Roadways Responsible**