

FOR ALL

# THE FLORIDA MAFIA

FUNDING THE  
PROPERTY INSURANCE CRISIS  
IN THE SUNSHINE STATE

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## ABOUT THE DATA

Florida For All tabulated state-level campaign contributions made by the property insurance industry to all Florida politicians, parties and political committees since the start of 2021. The data includes contributions from insurance companies, owners, investors, executives, agencies and brokerages, as well as trade associations and lobbying groups that represent the property insurance industry. Where possible, the data excludes contributions from non-property insurance interests such as health, life and workers' compensation insurers.

## PART 1: THE RACKET

Since the start of 2021, the property insurance industry has showered **more than \$17 million** in campaign contributions on politicians in Florida – 90 percent of it to Republican leaders in Tallahassee, including Gov. Ron DeSantis, Chief Financial Officer Jimmy Patronis, and GOP lawmakers.

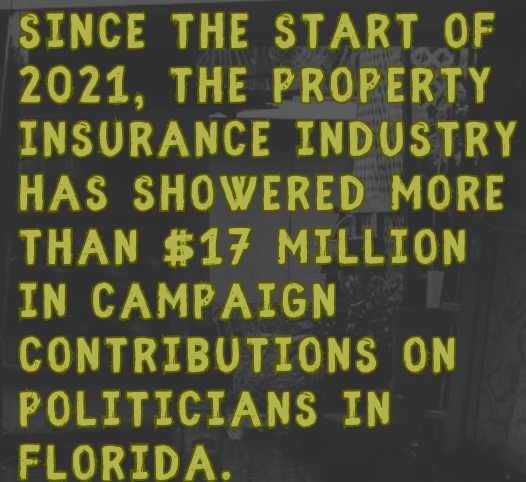
Over the same period, those same Republican politicians have approved a series of industry-lobbied laws that empower insurance companies to jack up their rates to record levels – while simultaneously making it all-but-impossible for everyday Floridians to fight back against insurers that delay, deny, or underpay legitimate claims.

Campaign cash for Republican politicians. Predatory profits for insurance executives and investors. It resembles an organized criminal enterprise – with Florida renters and homeowners as its victims.

There is another path forward. Florida could adopt a new approach to property insurance – one that prioritizes affordability and safety for people rather than profits and payouts for corporations.

We could put a stop to the financial shell games that lead to fat dividends for shareholders but leave companies vulnerable to collapse. We could crack down on companies that refuse to honor the promises they make to policyholders. And we could ensure that a non-profit public option is available to anyone in Florida who wishes to enroll.

But first we must put an end to the Republican insurance racket in Florida.



**SINCE THE START OF 2021, THE PROPERTY INSURANCE INDUSTRY HAS SHOWERED MORE THAN \$17 MILLION IN CAMPAIGN CONTRIBUTIONS ON POLITICIANS IN FLORIDA.**

## PART 2: THE BOSSES

The true bosses in Tallahassee aren't the politicians – they are the special interests. Here's who calls the shots for the insurance industry.

### (MONEY GIVEN TO POLITICIANS)

## BIG BOSSES

The property insurance industry is vast and includes dozens of companies, executives, agencies, lobbyists and front groups that have collectively given more than \$17 million to Florida politicians and political groups over the past two elections. But there are five insurance companies who loom above all others – **five companies who have plowed more than \$1 million each into political donations over the past four years.**

### FCCI INSURANCE:

**\$1.9 MILLION**

- Based in Sarasota, FCCI Insurance Group is a major commercial property insurer.
- Turned a profit of more than \$120 million in 2023, according to its most recent financial statements.

### AMERICAN INTEGRITY:

**\$1.4 MILLION**

- Private equity-owned American Integrity Insurance Group is especially cozy with Florida politicians.
- CEO Bob Ritchie serves on the board of Enterprise Florida and the Tampa-based company has been known to wine-and-dine Republican lawmakers at swanky restaurants.

### HERITAGE INSURANCE:

**\$1.8 MILLION**

- Tampa-based Heritage Insurance Holdings Inc. was launched more than a decade ago after it gave more than \$100,000 to former Gov. Rick Scott and got a \$52 million sweetheart deal in return.
- Has grown into a publicly traded giant that recently turned a \$45 million profit – while also being fined \$1 million by regulators for dragging out claims after Hurricane Ian.

**FIVE COMPANIES  
WHO HAVE PLOWED  
MORE THAN  
\$1 MILLION EACH  
INTO POLITICAL  
DONATIONS OVER  
THE PAST FOUR  
YEARS.**

### STATE FARM: \$1.4 MILLION

- The largest home and auto insurance company in the United States, Bloomington, Illinois-based State Farm is one of the biggest home insurers in Florida – and one of the biggest lobbying forces in the state Capitol.
- The company, which coordinates donations to politicians through committees funded by its agents, once delivered \$150,000 to Ron DeSantis in a single day.

### (MONEY GIVEN TO POLITICIANS)

## UNDER BOSSES

Another half a dozen property insurers have spent more than \$300,000 on Florida campaign contributions since 2021 – \$75,000 a year on average.

### FOUNDATION RISK PARTNERS: \$566,000

The Ormond Beach-based insurance brokerage is run by a major Ron DeSantis donor.

### THE BALDWIN GROUP: \$519,000

Based in Tampa, the company lobbied for a new law allowing under-regulated insurance companies to take over more business in Florida.

### SLIDE INSURANCE: \$1 MILLION

- Launched in 2022 by a former Heritage executive with a big early investment from Heritage, Slide followed the same startup model as Heritage – immediately becoming a major campaign contributor and landing an insider deal from Gov. Ron DeSantis.
- Has tried to raise rates so aggressively on unsuspecting Florida homeowners that regulators were forced to crack down on the company's tactics. Executives are already planning a \$400 million IPO.

### PEOPLE'S TRUST INSURANCE: \$366,000

A former Florida Insurance Commissioner now works as a top exec at this Deerfield Beach-based insurer.

### FLORIDA FAMILY INSURANCE: \$362,000

The Bonita Springs-based insurer is owned by New York investment firm Barrington Capital.

**ALLSTATE CORP:  
\$338,000**

The industry giant is the second biggest home insurer in the country after State Farm.

**(MONEY GIVEN  
TO POLITICIANS)****CONFIDANTS**

Every crime has its cover-up. When lobbying Florida leaders to pass anti-consumer laws that help company profits but hurt Florida homeowners and renters, insurance companies often work brand-laundering front groups meant to protect individual companies from backlash. Bankrolled by insurance companies, these “trade associations” are also big campaign contributors themselves.

**FLORIDA ASSOCIATION OF  
INSURANCE AGENTS:  
\$1.2 MILLION**

FAIA, which represents property insurance agents and agencies, controls two political action committees in Florida and often lobbies in lockstep with property insurance companies.

**FLORIDA INSURANCE  
COUNCIL: \$867,000**

The organization bills itself as “the voice of Florida’s insurance community” and represents more than 300 businesses across all lines of insurance, including property, health and life insurers.

**AMERICAN COASTAL  
INSURANCE: \$336,000**

Formerly known as United Insurance, the St. Petersburg-based company changed its name to American Coastal after a Florida subsidiary failed following Hurricane Ian and left thousands of Floridians stuck.

**FLORIDA SURPLUS LINES  
INSURERS ASSOCIATION:  
\$509,000**

The lobbying group for excess and surplus lines insurers, whose rates are not regulated by the state.

**AMERICAN PROPERTY  
CASUALTY INSURANCE  
ASSOCIATION: \$423,000**

The primary national lobbying association for home, auto and business insurers.

**FLORIDA PROPERTY  
CASUALTY ASSOCIATION:  
\$343,000**

A lobbying group that specifically represents Florida-based homeowners insurance companies.

## PART 3: THE MUSCLE

When it comes to property insurance, Florida Republicans in Tallahassee have become little more than foot soldiers following industry orders.

### (MONEY RECEIVED FROM INSURANCE COMPANIES) CAPTAINS

The biggest recipient by far of insurance industry campaign contributions is Florida's Republican Party, which controls all branches of government in Tallahassee – including the governor, the chief financial officer, the attorney general and both chambers of the Florida Legislature.

#### REPUBLICAN PARTY OF FLORIDA - \$2.1 MILLION

Powered in part by its take from the insurance industry, the Republican Party of Florida spent lavishly in 2022 to help Gov. Ron DeSantis win re-election to a second term. RPOF is now pouring millions of dollars into ads attacking proposed constitutional amendments on the 2024 ballot that would overturn a near-total ban on abortion in Florida and legalize the recreational use of marijuana.

#### FLORIDA REPUBLICAN SENATORIAL CAMPAIGN COMMITTEE - \$1.9 MILLION

Special interest-fueled spending by the FRSCC helped Republicans claim a total supermajority in Tallahassee after they swept four battleground Senate races in 2022- including races won by Sens. Corey Simon (R-Tallahassee), Jason Brodeur

(R-Sanford), Jay Collins (R-Tampa) and Alexis Calatayud (R-Miami). All four immediately have since become reliable votes for the insurance industry.

#### FLORIDA HOUSE REPUBLICAN CAMPAIGN COMMITTEE - \$280,000

Just two insurance companies – State Farm and American Integrity – are responsible for nearly a third of the money given to Republican leaders in the Florida House of Representatives, who have spent the money helping industry-friendly politicians such as Reps. Carolina Amesty (R-Windermere), Fabian Basabe (R-Miami Beach), Peggy Gossett-Seidman (R-Highland Beach), Vicki Lopez (R-Miami), Susan Plasencia (R-Orlando), David Smith (R-Winter Springs) and Paula Stark (R-St. Cloud) win election in swing seats across the state.

**(MONEY RECEIVED FROM  
INSURANCE COMPANIES)****SOLDIERS**

Four Florida Republican politicians stand out for being the property insurance industry's most loyal soldiers in the industry's war on Florida homeowners and renters.

**CHIEF FINANCIAL OFFICER  
JIMMY PATRONIS -  
\$1 MILLION**

Property insurance companies have spent more money cozying up to Republican Chief Financial Officer Jimmy Patronis than any other individual politician in Florida. And in doing so, they have turned an elected official who was supposed to be an industry watchdog into an industry lapdog instead. Patronis has defended insurers slow-walking claims after storms, promoted companies profiteering off of homeowners, and allegedly allowed lobbyists to dictate his hiring decisions. Patronis wants to run for governor in 2026 – and the insurance industry is no doubt salivating at the thought.

**STATE REP. TOM LEEK -  
\$880,000**

No politician has personally profited from the Florida Legislature's generosity to the insurance industry more than state Rep. Tom Leek (R-Ormond Beach), who until recently

worked as a senior executive making nearly \$800,000 a year at insurance brokerage Foundation Risk Partners. Leek, whose personal net worth has ballooned from \$852,000 to \$16.2 million during his time in Tallahassee, personally sponsored the December 2022 giveaway. The insurance industry recently helped Leek secure election to the Florida Senate.

**GOVERNOR RON  
DESANTIS - \$850,000**

When Gov. Ron DeSantis recently began raising money to stop Florida voters from overturning his near-total abortion ban and from legalizing marijuana, DeSantis turned to property insurance industry for help – cashing a \$100,000 check from a subsidiary of American Coastal. It's just the latest example of the insurance industry raining money on DeSantis, who once cashed \$155,000 in checks from State Farm in a single day.



## STATE SEN. JIM BOYD - \$595,000

The property insurance industry's pet senator, Sen. Jim Boyd, a Republican insurance agent from Bradenton who has personally carried a series of industry-written bills through the Senate in recent years. The bills sponsored by Boyd - including Senate Bill 76 in 2021, Senate Bill 2-D in May

2022, Senate Bill 2-A in December 2022, and Senate Bill 1716 in 2024 - have steadily stripped away rights from homeowners while also allowing insurers to sell lower-quality policies at higher prices. And Boyd's power continues to grow in Tallahassee: He is expected to become president of the Florida Senate following the 2026 elections.

## (MONEY RECEIVED FROM INSURANCE COMPANIES) ASSOCIATES

Another half dozen Florida Republicans have taken at least a quarter-million dollars from the property insurance industry.

## HOUSE SPEAKER PAUL RENNER - \$455,000

Renner (R-Palm Coast) has been speaker of the state House for the past two years

## STATE REP. DANNY PEREZ - \$393,000

The House speaker designate, Perez (R-Miami) will assume control of the chamber from Renner following the November elections

## SENATE PRESIDENT KATHLEEN PASSIDOMO - \$411,000

Passidomo (R-Naples) has been president of the state Senate for the past two years

## STATE REP. SAM GARRISON - \$325,000

Another member of House leadership, Garrison (R-Fleming Island) is set to become House speaker after the 2026 elections.

**STATE REP. BOB  
ROMMEL - \$314,000**

Rommel (R-Naples) has spent the past two years leading the House Commerce Committee, which oversees insurance issues and is already running for election to the Florida Senate in 2026

**STATE SEN. BEN  
ALBRITTON - \$268,000**

After spending the past two years as the No. 2 state senator, Albritton will take over as president of the chamber after the November elections.

## PART 4: THE EXECUTION

In December of 2022, the Republican-led Florida legislature passed SB 2A, "Property Insurance." This Florida law is forcing thousands of homeowners and business owners to pay higher prices for their property insurance – driving up expenses for both Floridians who own their homes and those who rent, as landlords pass on higher insurance costs. While helping insurance companies raise their rates, the law also allows them to sell lower-quality insurance and protects companies that unfairly delay or deny legitimate claims. SB 2A has also provided enormous taxpayer subsidies to the insurance industry – without any corresponding rate relief for Floridians.

SB 2A has directly contributed to Florida's affordability crisis. Florida's already-skyrocketing insurance rates have continued to climb since Ron DeSantis signed this industry giveaway into law. This bill does nothing to address any of the root causes of Florida's property insurance problems – which sit at the intersection of the housing and the climate emergencies. With little to no regulation of the real estate industry nor corporate landlords, and annual disasters (including but not limited to hurricanes) that are made worse by hotter temperatures and higher sea levels, Florida was ranked the least affordable state in the US in 2023.

# CRONIES: STATE LEGISLATORS

Our state elected officials are supposed to work for us. We deserve leaders who will fight for our freedoms, our families, and our futures. The eight state legislators named below turned their back on Floridians and **voted to pass SB 2A**, pledging their allegiance to the Florida Mafia funding the property insurance crisis in the Sunshine State. These legislators have repeatedly put the profits of corporate donors over the needs of working Floridians who are just

trying to afford a roof over their heads. Not only are they worsening the property insurance crisis, but they are also flat-out denying the existence of its root cause by erasing climate change from our state laws.

**Each of the eight legislators named below is also up for re-election in November 2024 in critical battleground races** that will decide the fate of the Republican supermajority in Tallahassee:

  <p><b>REP. CAROLINA AMESTY</b> HD 45, Orange/Osceola</p>	  <p><b>REP. DAVID SMITH</b> HD 38, Seminole</p>	  <p><b>REP. FABIAN BASABE</b> HD 106, Miami Dade</p>	  <p><b>REP. PAULA STARK</b> HD 47, Orange/Osceola</p>
  <p><b>REP. PEGGY GOSSETT SEIDMAN</b> HD 91, Palm Beach</p>	  <p><b>REP. SUSAN PLASENCIA</b> HD 37, Orange/Seminole</p>	  <p><b>REP. VICKI LOPEZ</b> HD 113, Miami Dade</p>	  <p><b>SEN. CORY SIMON</b> SD 3, Leon/Gadsden</p>

**DO SOMETHING**  
STOP THESE CRONIES AT THE BALLOT BOX THIS NOVEMBER! LEARN MORE AND PLEDGE TO VOTE AT [FLORIDAFORALL.VOTE](https://FLORIDAFORALL.VOTE)



## THE FLORIDA MAFIA: FUNDING THE PROPERTY INSURANCE CRISIS IN THE SUNSHINE STATE

All Floridians, regardless of who we are, where we come from, or what we do for a living, should have the freedom to live in safe, affordable homes. Floridians deserve reforms to our property insurance market that put consumers first by providing available, affordable, and accountable coverage to the policyholder. While Governor DeSantis and Florida Republicans are giving taxpayer-funded handouts to the insurance industry and letting them increase our rates, progressive leaders believe we should be putting money back in the pockets of Floridians through direct subsidies from the state's budget surplus, capping premium increases, and increasing oversight of insurance companies to deliver real reforms for Florida families. Our hard-earned paycheck should be going further for our families, not further into the deep pockets of the corporate elite.

FOR ALL

FOR SALE

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