

Shaping Florida's Insurance Landscape

15 years of policy leadership

PIFF has helped shape some of Florida's most important property and casualty insurance policy discussions. Through thoughtful policy analysis, coalition-building, and strategic advocacy, PIFF has worked alongside policymakers and industry partners to advance reforms that strengthen Florida's insurance marketplace.



A New Voice for Florida ✨ 2011

On January 4, 2011, PIFF began advocating for healthy and competitive insurance markets, focusing on sound public policy.

Reforming Florida's No-Fault (PIP) System ✨ 2012

PIFF leads a coalition supporting comprehensive reform of Florida's Motor Vehicle No-Fault Law, helping address key weaknesses in the PIP system.

Assignment of Benefits (AOB) ✨ 2012–2019

PIFF first identifies Assignment of Benefits abuse as a growing concern, educates policymakers for seven years, builds a broad coalition and helps achieve landmark reforms in 2019.

Standing Firm on PIP Repeal ✨ 2017–2021

PIFF is the leading voice opposing repeal efforts, culminating in Governor DeSantis' 2021 veto of SB 54.

Historic Property Insurance Reforms ✨ 2021–2022

PIFF helps advance significant property insurance reforms addressing predatory litigation, attorney fees, roof solicitation practices, Citizens eligibility and market stability.

Civil Justice & Legal Reform ✨ 2023

PIFF works closely with legislative leaders and the Governor's Office on landmark civil remedies reforms while also leading the successful "Fix the Cracks" campaign supporting auto glass reform.

Protecting Reform ✨ 2025–2026

As proposals emerged that would weaken recently enacted reforms, PIFF remained a leading advocate for preserving market stability through strategic advocacy, policy analysis and coalition leadership.

From identifying emerging issues to helping shape legislative solutions, PIFF has built a reputation as a trusted resource for policymakers navigating Florida's evolving insurance landscape.

Our Story

leadership. advocacy. influence.

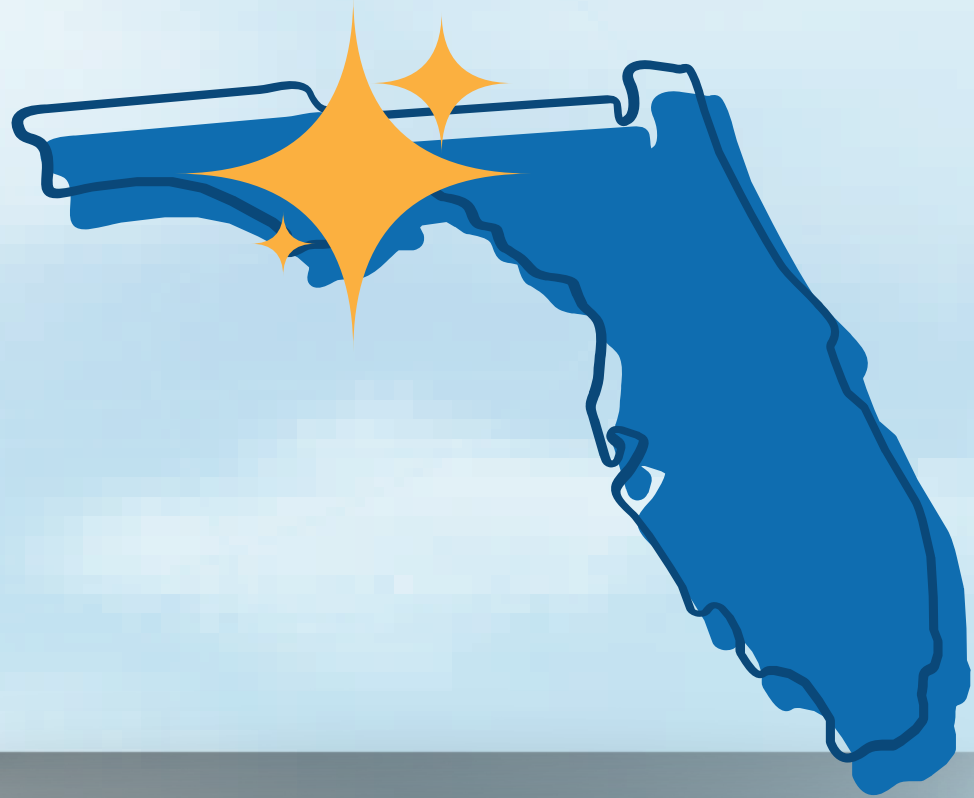
PIFF was incorporated by three large national insurers in September 2010 to provide a strong, unified voice for personal lines insurers committed to competitive markets, underwriting freedom and thoughtful public policy. Fifteen years later, PIFF has grown into one of Florida's leading insurance advocacy organizations, known for trusted relationships, policy expertise and collaborative leadership.



Our Beginning

On Jan. 4, 2011, PIFF began its work to:

- Advance thoughtful public policy
- Promote competitive insurance markets
- Champion underwriting freedom and limited government
- Build trusted relationships with policymakers



Growing Together

Founded by Allstate Insurance, Progressive Insurance, and State Farm, PIFF has continued to grow while remaining intentionally focused on serving national personal lines insurers.

Milestones

- 2018 -- Farmers joins PIFF
- 2021 -- NAMIC becomes PIFF's first Associate Member
- 2025 -- GEICO joins PIFF

Today, PIFF represents four of Florida's top five private passenger auto insurers while maintaining significant homeowners market presence.

Coalition Leadership

Meaningful public policy is built through collaboration. Over the past 15 years, PIFF has partnered with organizations across Florida and the nation to educate policymakers, support reform efforts and advance thoughtful solutions.

Partnerships:

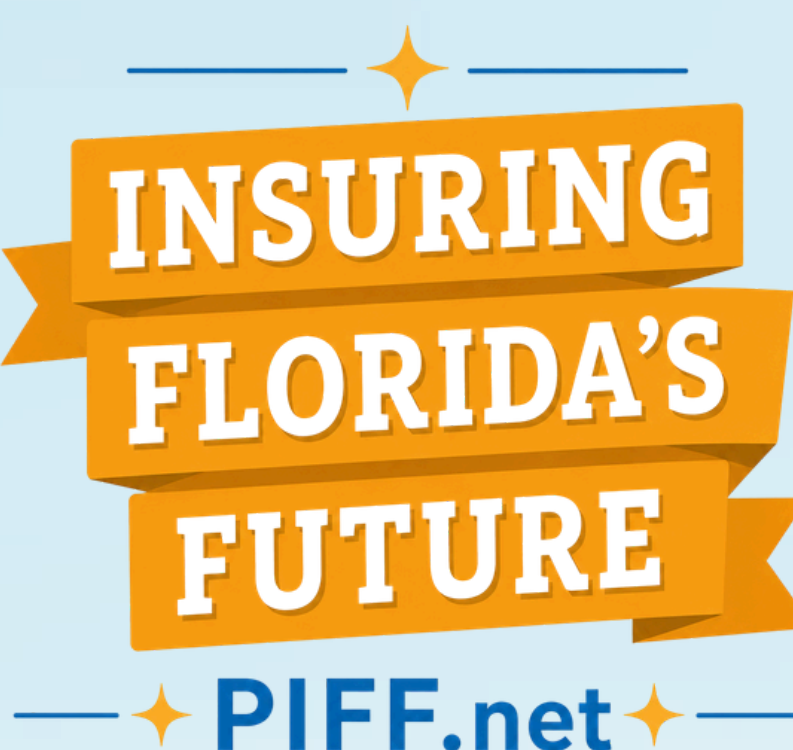
- Florida Justice Reform Institute
- Florida Chamber of Commerce
- Consumer Protection Coalition
- NAMIC
- APCA
- Coalition Against Insurance Fraud
- National Insurance Crime Bureau

Behind the Scenes

Much of PIFF's work happens long before a bill reaches the House or Senate floor. These efforts help shape informed conversations and thoughtful public policy.

Daily advocacy includes:

- Policy analysis
- Legislative drafting
- Strategy meetings
- Committee testimony
- Coalition building
- Regulatory engagement
- Media outreach
- Member support



— ★ PIFF.net ★ —

Fifteen years of leadership made possible by dedicated board members, staff, member companies, coalition partners and industry leaders.



As Florida's insurance marketplace continues to evolve, PIFF remains committed to serving as a trusted resource for policymakers, advocating for sound public policy and helping shape the future of personal insurance in Florida.

Voices of Influence

trusted. respected. heard.

For 15 years, PIFF has worked to elevate thoughtful conversations around Florida's insurance marketplace. Through legislative testimony, media engagement, legal advocacy and trusted relationships, PIFF has become a respected voice on issues affecting consumers, insurers and policymakers alike.



In the Headlines

Florida Politics, March 5, 2026

"We hope the Market Pulse will be a tool for policymakers, media, and stakeholders — in our own state and beyond — to explore the latest market data as well as the history of Florida's road to reforms," Carlson said.

Sun-Sentinel, Oct. 9, 2025

"We believe that the Legislature should stay the course and permit the legal reforms passed in 2022 and 2023 to be fully implemented," Carlson told the South Florida Sun Sentinel.

Insurance Journal, April 30, 2024

"The commissioner looks like he is committed to enforcing the law and holding insurers accountable. That's the correct thing to do," said Michael Carlson, president of the Personal Insurance Federation of Florida.

Tampa Bay Business Journal, Nov. 8, 2024

PIFF CEO Michael Carlson says it's time to clear the air on what's really driving claim rejections and why flood insurance remains a blind spot for many homeowners.

Miami Herald, Feb. 23, 2022

The members of the Personal Insurance Federation of Florida believe any repeal of PIP must consider ways to alleviate potential rate increases.

WUSF Public Media, March 28, 2021

"We are facing a litigation crisis in Florida," Michael Carlson, president and CEO of the Personal Insurance Federation of Florida.

Insurance Business America, Dec. 18, 2020

According to Carlson, the insurance rate increases are a response to surges in reinsurance costs for insurers – but this is not the only factor. The other major factor driving the increases is the rise in fraudulent repair work in Florida offered by unscrupulous contractors.

Legal Advocacy

PIFF has appeared in **38 appellate cases**, filing "friend of the court" briefs with the goal of educating jurists about potential policy impacts of their decisions on key legal issues affecting the property and casualty insurance market. PIFF has filed "**amicus**" briefs in cases interpreting how PIP benefits are to be calculated, cases involving questions around class action certification, issues involving state interpretation of tax laws affecting insurers, whether public adjusters can serve as disinterested appraisers in property claims cases, and much more.



A defining highlight of PIFF's 15 years has been its sustained work alongside industry partners to advance meaningful tort reforms.



At the Podium. In the Room.

PIFF is one of the few associations that regularly provides public testimony on issues important to Florida's personal insurance market. Legislative testimony remains a cornerstone of the organization's advocacy strategy. In addition, PIFF is routinely included in high level meetings with key stakeholders and leadership staff on critical public policy issues.



Impactful Resources

PIFF has educated policymakers and the public through:

- Educational infographics
- White papers
- Digital advertising
- Social media campaigns
- Leave-behind materials
- Radio advertising
- Op-eds
- Policy explainers



For 15 years, PIFF has worked to inform policy, foster collaboration and advocate for a stronger, more competitive insurance marketplace for Florida.