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Car insurers see win at Florida Supreme Court, but fight probably not over

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BY CHARLES ELMORE - PALM BEACH POST STAFF WRITER

Car insurers are hailing a Florida Supreme Court decision not to review a case that aimed to stop a state law reducing Personal Injury Protection benefits, but opposing lawyers said renewed challenges are likely.

The state high court's decision ends one phase of a fight that saw a Tallahassee judge slap a temporary injuction on a 2012 law backed by Gov. Rick Scott to reduce some benefits in the name of curbing fraud. The lower court found the law unconstitutionally shut out some medical providers. An appeals court overturned the injunction and the Florida Supreme Court declined to review the case Monday.

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One insurance group, the Property Casualty Insurers Association of America, said it was pleased with what it saw as "a step forward" in a battle over efforts to reform the car insurance system.

"Recent evidence reveals implementation of the 2012 PIP reforms led to reduced fraud and suppression of the PIP portion of auto rates, yet certain individuals still sought to put the brakes on the reforms benefitting Florida's drivers," said Donovan Brown, the group's Florida counsel.

Luke Lirot, an attorney representing people providing medical care who argued they were unfairly shut out by the law, said he anticipated filing an amended case within 30 days to address issues of standing raised by the appeals court. Those concerns have to do with who can show they were actually harmed by the law.

As for this week's decision, Lirot said Tuesday, "We were disappointed but not surprised."

The 2012 law slashed PIP benefits insurers have to pay, shrinking nonemergency benefits to \$2,500 and banning massage and acupuncture. Scott personally lobbied for the law that passed in the final hours of the 2012 legislative session, two days after a Miami auto insurer, United Group Underwriters, contributed \$100,000 to Scott's Let's Get to Work political committee.

The law set a target of a 25 percent reduction in PIP rates, though 12 of the state's top 20 insurers raised overall premiums.