**Why Florida Homeowners Insurance Is Going Up and What You Can Do to Help**

Many Florida homeowners are seeing their premiums go up, including policyholders who have never filed a claim. The experience can be frustrating and hard to understand. What’s to blame?

While storm severity and frequency have caused insurance rate increases, so has insurance fraud. Fortunately, there are things Floridians like you can do to curb insurance fraud:

* Educate yourself about insurance fraud
* Don’t become an Assignment of Benefits (AOB) victim
* Protect your pocketbook from shady contractors
* Contact your legislators

**What You Can Do to Help**

The Florida legislature is considering proposals to address the fraud and abuses in the system that drive up costs.

Contact Governor Ron DeSantis, House Speaker Chris Sprowls, and Senate President Wilton Simpson today to express support for property insurance litigation and fraud reforms now!

Call Governor Ron DeSantis at 850-717-9337

Call Speaker of the House Chris Sprowls at 850-717-5000

Call Senate President Wilton Simpson at 850-487-5229

Make your voice heard and tell the Florida Legislature to bring insurance claim fraud and abuse under control.

Here is some information to help you be an informed policyholder:

**Why Is Florida Homeowners Insurance Going Up?**

There are several factors causing homeowners insurance rates to go up across Florida. People’s Trust Insurance looks at the ways these factors are impacting your premiums and what you can do about it in [Why Is Florida Homeowners Insurance Going Up?](https://peoplestrustinsurance.com/article/2020/09/25/why-is-florida-homeowners-insurance-going-up)

**Florida Home Insurance Rates to Significantly Increase in 2021**

Fraudulent contractors in Florida significantly impact the state’s insurance rates. How? They create additional costs that ultimately increase insurance rates for policyholders like you. Get more details on [why home insurance rates in Florida will significantly increase next year](https://www.insurancebusinessmag.com/us/news/breaking-news/home-insurance-rates-in-florida-to-significantly-increase-next-year-242366.aspx).

**Protecting Your Pocketbook**

The Consumer Protection Coalition created a guide to help protect Florida homeowners like you from Assignment of Benefits (AOB) fraud and abuse, including knowing the risks of signing an AOB and how to avoid becoming an AOB scam victim. [Download the Consumer Protection Coalition’s quick guide on how to avoid falling victim to Assignment of Benefits fraud and abuse](https://peoplestrustinsurance.com/docs/default-source/default-document-library/protecting-your-pocketbook.pdf).

**Report Home Repair Fraud**

If you suspect fraud, notify your home insurance company immediately and report it to the Florida Division of Insurance Fraud, either online or by calling toll-free 800-378-0445. [Get your free guide to AOB fraud](https://www.myfloridacfo.com/division/consumers/understandingcoverage/guides/documents/AssignmentOfBenefits.pdf) today.

But, to really make a difference, contact your legislators today to express support for property insurance litigation and fraud reforms now.