



**R. TERRY BUTLER, ESQ.**  
INSURANCE CONSUMER ADVOCATE

November 3, 2010

The Honorable Mike Haridopolos  
Senate President-Designate  
The Capitol, Suite 409  
Tallahassee, FL 32399-1100

The Honorable Dean Cannon  
Speaker-Designate of the House of Representatives  
The Capitol, Room 420  
Tallahassee, Florida 32399-1300

RE: Personal Injury Protection Roundtable - Recommendations

Dear Honorable Sirs:

In July of this year, the Office of the Florida Insurance Consumer Advocate, under the leadership of then Insurance Consumer Advocate Sean Shaw, hosted a roundtable to discuss concerns raised by various parties regarding Personal Injury Protection (PIP) coverage under Florida's Motor Vehicle No-Fault Law. These concerns included the increased incidences of staged accidents, fraudulent activities at health care clinics, difficulties in navigating the claims payment process, and other cost-drivers that are impacting automobile insurance premiums. In addition, it has been reported that the abuse of PIP coverage has lead some insurers to discontinue or limit writing new auto insurance business in the State of Florida.

In an effort to learn more about these issues, the roundtable brought together members of the insurance industry, medical providers, health care clinic owners, attorneys, and representatives from the Florida Hospital Association, the Florida Chiropractic Association, the Coalition Against Insurance Fraud, the Office of Insurance Regulation, and the Department of Financial Services, Division of Insurance Fraud. In addition, staff from the Agency of Health Care Administration, Bureau of Health Facility Regulation, Health Care Clinic Unit, attended and responded to the participants' questions. The Hillsborough Sheriff's Office also submitted their recommendations to fight PIP fraud.

Enclosed is a report that outlines the issues identified at the roundtable and several recommendations to tackle the fraudulent activities and other cost-drivers associated with PIP coverage under Florida's Motor Vehicle No-Fault Law. Many of the recommendations will require legislative action and my office is available to assistance you.

If you or your staff has any questions, please do not hesitate to call me at (850) 413-5923.

REPRESENTING ALEX SINK, CHIEF FINANCIAL OFFICER, STATE OF FLORIDA  
DEPARTMENT OF FINANCIAL SERVICES  
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0308  
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Thank you for your time and consideration of the attached recommendations.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. Terry Butler". The signature is fluid and cursive, with the first name "R." and last name "Butler" clearly distinguishable.

R. Terry Butler, Esq.  
Insurance Consumer Advocate

RTB/cr