

# Robert Shapiro and Benjamin Stearns Co-Author Article for *Carrier Management*: “Is the Broken Florida Homeowners Insurance Market Finally Fixed?”

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Carlton Fields attorneys Bob Shapiro and Ben Stearns co-authored an article for *Carrier Management*, “Is the Broken Florida Homeowners Insurance Market Finally Fixed?” Shapiro and Stearns analyze the current state of the market, as well as the latest reforms and what they could mean for the future. In the piece, the authors note, “The simple answer to re-establishing a vibrant home insurance market in Florida is to bring in more and higher-quality insurance and reinsurance. That will require more capital on the part of underwriting companies, which in turn will require a more welcoming business environment through such things as permitting insurers to raise rates in an actuarially sound manner.” [Read the full article.](#)

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