Miami Herald | LOCAL

August 19, 2026

COMMENTARY

The Odyssey and Florida's Trojan horse for property insurers

Gary Rosen

I first met Homer's Odyssey in middle school, wrestling with Odysseus and his 10-year voyage home. This summer, Christopher Nolan's film brought it back, with Matt Damon playing the scheming king of Ithaca. I didn't expect to think about my day job. As a Florida-licensed building contractor, I've inspected and repaired Florida homes for mold and water damage since 2003 and testified in court about what happens when an insurer denies a claim it owes. In Florida now, that is routine.

But somewhere between the sirens and the sea, one image jumped 3,000 years and landed in my lap: the Trojan horse. You know the trick. Odysseus couldn't take Troy by force, so he took it by gift. The Greeks left a giant wooden horse outside the walls and sailed off. The Trojans wheeled the offering inside their own gates and celebrated. That night the soldiers hidden in its belly climbed out and opened the city. Troy wasn't beaten from outside. It was beaten from within, by a present its own people carried home.

That is what has happened to Florida's homeowners. For four years, Tallahassee has wheeled a single gift through our gates and called it insurance reform. Gov. Ron DeSantis announced "major insurance rate relief," saying premiums are falling because Florida "enacted real reforms and withstood the pressure to reverse course." It's a beautiful horse. Look inside it.

The first soldier is Senate Bill 2-A, passed in 2022 and sold as a fix for a broken market. What it did was take away the one thing that made an insurer answer the phone: the attorney's-fee awards that let an ordinary family fight an unfair denial in court, or a lowball payout, or a repair that never legally restored the home. Strip that leverage and you haven't reformed the market. You've disarmed one side of it. Carrier profits have climbed ever since. That wasn't a side effect. It was the purpose.

The second soldier came dressed as a friend. In 2023, lawmakers passed SB 7052, the "Insurer Accountability Act," with bipartisan votes and consumer-protection headlines. Its core promise: all carrier-paid restoration must strictly comply with state and federal law, and Florida's mold and water damage laws are the strictest in the country. But Tallahassee does not enforce that act. Carriers keep cutting corners. Homes sit unrestored, or improperly and illegally repaired. I wrote Florida's mold and water damage licensing exam for the National Association of Environmentally Responsible Mold Contractors. I know what failure to enforce the act means.

The third soldier is Citizens' Managed Repair Program (MRP), and it's the one I know best. When water wrecks a home insured by the state-backed carrier, Citizens doesn't hand the family a check to hire their own contractor. It steers them into MRP and sends its own crews. On paper, efficiency. In practice, in house after house I've inspected after MRP, mold is still in the walls, behind the cabinets and in the ducting, and the family moves back in and breathes it. Eight years of those inspections tell me the program doesn't restore houses. It closes files. Three soldiers, one horse, one strategy. Each rolled through the gates as protection for Florida families. Each carried the insurance industry inside it.

I'm not a politician. I'm a scientist and contractor who has walked through more than 1,500 water-damaged Florida homes and seen who ends up paying. The people I meet aren't asking for a handout. They're asking for the deal they already bought: pay your premiums, and when the storm comes, your insurer pays what it owes. The Trojans had one excuse we don't. They couldn't see the soldiers inside the horse. We can. What's missing is the will in Tallahassee to stop admiring the gift and look inside. Hold every carrier, Citizens included, to SB 7052. Every repair must restore a home safely, fully and legally. Homer's heroes eventually made it home. Florida's homeowners are still waiting at the gate.

Gary Rosen is a Florida-licensed building contractor, mold toxicologist and licensed independent insurance adjuster. He is president of the National Association of Environmentally Responsible Mold Contractors.

Read more at: miamiherald.com/opinion/op-ed/article316910414.html