



Car Accident & Personal Injury Lawyers

Ongoing Concerns About Florida's No-Fault Insurance System as Fort Walton Beach Attorney Firm Highlights Coverage Gaps

March 19, 2026

FORT WALTON BEACH, FL - March 19, 2026 - PRESSADVANTAGE -

Brannon and Brannon, a Fort Walton Beach Personal Injury Attorney, is assisting Florida drivers as they continue to navigate a unique insurance landscape following Governor Ron DeSantis's 2021 veto of legislation that would have eliminated the state's no-fault insurance system and mandated Bodily Injury Liability coverage.

The vetoed Senate Bill 54 would have replaced Florida's Personal Injury Protection (PIP) system with mandatory bodily injury liability coverage, requiring drivers to carry \$25,000 per person and \$50,000 per accident, along with a \$5,000 death benefit. Instead, Florida remains one of the only states requiring automobile insurance without generally mandating bodily injury liability coverage.

Under the current system, drivers must carry PIP coverage and property damage liability, but this framework often proves inadequate when accidents involve uninsured motorists or drivers who choose not to purchase bodily injury liability insurance. This leaves many accident victims without sufficient coverage for medical bills, lost wages, and pain and suffering.

"The current insurance requirements in Florida create a challenging situation for accident victims," said Paul Brannon, an attorney with Brannon and Brannon Car Accident & Personal Injury Lawyers. "When someone is seriously injured in an automobile accident, the minimum required coverage often falls far short of covering their actual damages, particularly when the at-fault driver lacks bodily injury liability insurance."

The persistence of the no-fault system means that injured parties must first seek compensation through their own PIP coverage, regardless of who caused the accident. This coverage typically pays only 80 percent of medical bills and 60 percent of lost wages, up to a maximum of \$10,000, leaving substantial expenses uncovered in serious accidents.

The number of uninsured motorists on Florida roadways compounds these coverage issues. Despite the legal requirement to carry insurance, many drivers operate vehicles without any coverage, while others maintain only the bare minimum, choosing to forgo bodily injury liability protection entirely.

These coverage gaps become particularly problematic in accidents resulting in significant injuries. Medical expenses can quickly exceed PIP limits, and without bodily injury liability coverage from the at-fault driver, victims may struggle to recover compensation for their losses.

"Understanding your insurance coverage and the limitations of Florida's current system is crucial for all drivers," noted Paul. "While the law doesn't require bodily injury liability coverage in most cases, the financial protection it provides can make a substantial difference when accidents occur."

The 2021 veto maintained a system that has been in place for decades, despite ongoing debates about its effectiveness and fairness. Advocates for reform argue that mandatory bodily injury liability coverage would better protect the residents of Florida, while supporters of the current system cite concerns about increased insurance costs.

As Florida's insurance landscape remains unchanged, drivers must navigate a system that offers limited mandatory protection while facing the reality of sharing the road with potentially uninsured or underinsured motorists.

Brannon and Brannon Car Accident & Personal Injury Lawyers is a Fort Walton Beach law firm serving clients throughout Northwest Florida, focusing on personal injury cases including automobile accidents, helping victims understand their rights and navigate the complexities of Florida's insurance laws.

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Brannon & Brannon Car Accident & Personal Injury Lawyers in Fort Walton Beach, our father and son legal team brings 58 combined years of experience to help clients across Florida.

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