

AGENDA SUMMARY ITEM
GLADES COUNTY BOARD OF COUNTY COMMISSIONERS

SUBJECT: Request approval for the Chair to sign a Letter of Opposition to House Bill 145, which proposes increasing the monetary tort cap on liability claims against local governments.

DEPARTMENT MAKING REQUEST: County Manager

BACKGROUND OR DETAIL OF REPORT: The Florida Legislature is currently attempting to increase the monetary tort caps limits of Florida Statute 768.28(5) for liability insurance. These caps, currently set at \$200,000 per person/\$300,000 per incident or occurrence, would rise to \$500,000 per person/\$1 million per incident or occurrence. The House Budget Committee recently voted 22-2 in favor of House Bill 145. The bill now moves to House Judiciary Committee which would be its last stop before reaching the Floor of the House of Representatives.

It is reasonably anticipated that raising the sovereign immunity cap to \$500,000/\$1 million would lead to liability insurance premium increases in the range of 12% to 14%. In addition, House Bill 145 includes a provision for a further increase in five years, raising the cap to \$600,000 per person/\$1.2 million per incident or occurrence.

Public Risk Management of Florida (PRM) strongly encourages the Glades County Board of County Commissioners, along with other member counties in the pool, to actively lobby in opposition to these proposed increases to the sovereign immunity tort caps. These changes would significantly increase financial exposure and strain already limited local government budgets.

BUDGET IMPACT: No

COORDINATION WITH: County Manager & Public Risk Management

MOTION:

I MOVE TO APPROVE/DISAPPROVE Request approval for the Chair to sign a Letter of Opposition to House Bill 145, which proposes increasing the monetary tort cap on liability claims against local governments.

REQUESTED BY: Human Resources	MEETING DATE: January 13. 2026	SECTION OF AGENDA: Business
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Glades County Board of County Commissioners

P.O. Box 1527 • 500 Avenue J SW • Moore Haven, Florida 33471

Phone: (863) 946-6000 • Internet address www.myglades.com

January 13, 2026

Honorable Senator Erin Grall

3209 Virginia Ave
Suite A149
Fort Pierce, FL 34981

Dear Senator Grall,

Please allow this letter to serve as an urgent request on behalf of the Glades County Board of County Commissioners regarding our urgent and grave concerns regarding current House Bill 145, titled Sovereign Immunity, which is currently being evaluated in the House subcommittees.

As it pertains to House Bill 145, it would materially increase the sovereign immunity tort cap limit from the current \$200,000 per person/\$300,000 per occurrence limit, up to the sum of \$500,000 per person and with a \$1,000,000 per occurrence limit. Due to the fact that this bill will increase our governmental entity's economic exposure for tort claims by a minimum of 25% or greater, this bill will have both an immediate adverse economic impact for our entity, and also its residents, due to necessary and significant tax increases, increased liability coverage premiums, increase in litigation against the Glades County Board of County Commissioners, as well as a potential reduction in services by the Glades County Board of County Commissioners in order to reduce adverse liability exposures.

As you may be aware, the Glades County Board of County Commissioners is a member of a self-insured intergovernmental risk pool, as are many other local governmental entities, special taxing districts and charter schools, and is a member of, and utilizes, a self-insurance fund for the very purpose of limiting our economic exposure to tort litigation due to the high costs of securing insurance in the open market. In addition, the Glades County Board of County Commissioners, through its self-insurance fund, also secures excess insurance above and beyond its self-insurance retention levels. House Bill 145 would therefore have both an adverse impact upon the Glades County Board of County Commissioners both in an increased economic exposure for adverse civil judgments and/or settlements of tort claims, but will also likely see a substantial increase in insurance premiums from our excess carriers.

The Glades County Board of County Commissioners, as well as most other local governmental entities, special districts and charter schools, are already facing difficult, if not impossible, budgeting issues to provide current services along with repairing and maintaining or replacing current infrastructure projects, especially in the aftermath of several devastating hurricanes. Should House Bill 145 pass, already overstretched tax dollars will be further restricted to cover increased tort liability exposure and insurance costs, and may very well result in the Glades County Board of County Commissioners or other local governmental entities having to reduce or restrict their programs and services to only those deemed necessary and/or mandatory in order to both limit tort liability from the general public, and to reduce expenditures in order to ensure sufficient funds to be on hand due to the increase in sovereign immunity cap limits.

We therefore strongly ask and encourage you to oppose House Bill 145, or any subsequent amendment which would alter the Glades County Board of County Commissioners' overall liability, economic exposures or increase the current sovereign immunity cap limits currently being imposed by Fla. Stat. § 768.28.

Thank you again for allowing us this opportunity to speak with you and raise these dire concerns regarding this proposed Bill. Should you wish to speak further, please do not hesitate to contact me. I remain,

Sincerely,

Timothy (Tim) Stanley
Chairman
Glades County Board of County Commissioners



Glades County Board of County Commissioners

P.O. Box 1527 • 500 Avenue J SW • Moore Haven, Florida 33471
Phone: (863) 946-6000 • Internet address www.myglades.com

January 13, 2026

Honorable Representative Kaylee Tuck
205 South Commerce Ave
Suite B
Sebring, FL 33870

Dear Representative Tuck,

Please allow this letter to serve as an urgent request on behalf of the Glades County Board of County Commissioners regarding our urgent and grave concerns regarding current House Bill 145, titled Sovereign Immunity, which is currently being evaluated in the House subcommittees.

As it pertains to House Bill 145, it would materially increase the sovereign immunity tort cap limit from the current \$200,000 per person/\$300,000 per occurrence limit, up to the sum of \$500,000 per person and with a \$1,000,000 per occurrence limit. Due to the fact that this bill will increase our governmental entity's economic exposure for tort claims by a minimum of 25% or greater, this bill will have both an immediate adverse economic impact for our entity, and also its residents, due to necessary and significant tax increases, increased liability coverage premiums, increase in litigation against the Glades County Board of County Commissioners, as well as a potential reduction in services by the Glades County Board of County Commissioners in order to reduce adverse liability exposures.

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We therefore strongly ask and encourage you to oppose House Bill 145, or any subsequent amendment which would alter the Glades County Board of County Commissioners' overall liability, economic exposures or increase the current sovereign immunity cap limits currently being imposed by Fla. Stat. § 768.28.

Thank you again for allowing us this opportunity to speak with you and raise these dire concerns regarding this proposed Bill. Should you wish to speak further, please do not hesitate to contact me. I remain,

Sincerely,

Timothy (Tim) Stanley
Chairman
Glades County Board of County Commissioners