



## News

### Francesco Palanda Addresses Home Insurance Challenges in Natural Disaster-Prone States

March 17, 2025

Hinshaw partner Francesco Palanda was recently featured in an *ABA Journal* article that looks at the implications for the home insurance market of the heightened frequency of natural disasters. Specifically, Palanda discussed parallels between the insurance market issues in California and what he is seeing in South Florida, with many major insurers either leaving those markets or reducing coverage:

"State Farm isn't writing policies in South Florida, and that's leading to the state's quasi-government insurer, the Citizens Property Insurance Corporation, having to take on more and more coverage each year. I definitely agree that insurers are going to pull out of these markets, and it's going to become increasingly difficult to find insurance."

Palanda added that as more natural disasters occur, the number of coverage exclusions, such as roof exclusions, is increasing. "What happens is, people are getting a lot less coverage for a lot more money," he said. "There's an ongoing crisis in these risk-prone areas and with disasters getting more frequent, that's leading to increased rates."

Palanda said the biggest question with hurricane-related claims is how to deal with flood damage and determine which policy—flood or hurricane—is responsible for what damage.

He concluded by noting that the insurance industry is a business enterprise like any other, and "insurers will keep doing what they can to remain viable."

[Read the full article.](#)

### Media Coverage

- *ABA Journal*: "Following natural disasters, lawyers have growing concerns about insurance policies" (March 13, 2025)
- *The Cool Down*: "Experts sound alarm over worrying trend impacting home insurance policies: 'It's going to become increasingly difficult'" (April 2, 2025)

### Attorneys

Francesco J. Palanda