GRID QUOTES INSURANCE TEAM IN, "FLORIDA'S INSURANCE MARKET WAS ALREADY IN CRISIS. THEN CAME HURRICANE IAN. WILL TAXPAYERS END UP ON THE HOOK?"

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"The wind carriers will say this is flood; the flood carriers will say this is wind," said Gina Clausen Lozier, an insurance lawyer at Berger Singerman in West Palm Beach. "There's a gap in coverage between flood and wind. Some people may be without coverage." But beyond any specific dispute between insurers and policyholders or the ability of any one insurance company to stay in business, Florida is a fundamentally risky place to build — and that means someone has to either pay for the risk or forgo building entirely.

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