



Florida Just Changed the Rules for Government Tort Cases.

Sovereign immunity caps are nearly tripling. Your firm has a shorter window to file — and a bigger prize at the end. Here's what shifted, and how Supio helps you capitalize on every case.

<p>2.5x</p> <p>Higher damages cap</p> <hr/> <p>Per-person limit rises from \$200K → \$500K (2026)</p>	<p>18 mo.</p> <p>New presuit notice deadline</p> <hr/> <p>Down from 3 years — the clock moves faster now</p>	<p>\$1.2M</p> <p>Per-incident ceiling by 2031</p> <hr/> <p>Automatic step-up — no lobbying required</p>	<p>2 yrs</p> <p>Negligence SOL vs. government</p> <hr/> <p>Cut from 4 years — intake workflows must change NOW</p>
--	---	--	---

What Changed – And Why It Matters To Your Caseload

Caps nearly triple

For claims accruing after October 1, 2026, the per-person limit jumps from \$200K to \$500K and the per-incident cap from \$300K to \$1M. On October 1, 2031, they step up again automatically — no claim bill required.

Subdivisions can now settle above the cap

Counties, cities, and special districts no longer need legislative approval to pay excess judgments. That's a faster path to resolution — and less waiting for your clients.

The filing window just got shorter

Negligence claims against government entities now carry a 2- year SOL — cut in half from the prior 4- year standard. Presuit notice drops from 3 years to 18 months. Agencies must respond in 4 months or face automatic denial.

Insurance conditions are banned

Policies issued after October 1, 2026 cannot condition coverage or payment on the enactment of a claim bill — removing a common delay tactic.

The 2-year negligence SOL is retroactive to accrual date — cases arising after Oct 1, 2026 are already on the shorter clock. Audit your intake process before the effective date.



More Cases. Bigger Caps. The Same Number of Hours in a Day.

Higher caps mean larger medical record files, more complex damages calculations, and greater pressure to move fast before the shortened statute of limitations expires. The firms that win in this new environment won't work harder – they'll work smarter, with AI handling the volume so attorneys can focus on strategy.

How Supio Turns HB 145 Into a Competitive Advantage

Instant Medical Record Review

Government tort cases often involve complex injury timelines – FDOT accidents, DCF incidents, corrections cases. Supio reads and organizes every record in minutes, not days, so you're building your demand letter before opposing counsel finishes reviewing discovery.

SOL & Deadline Tracking

With negligence claims now on a 2-year clock and presuit notice due at 18 months, missing a deadline is malpractice exposure. Supio flags critical dates at intake so nothing falls through the cracks – especially as your caseload scales.


AI-Drafted Demand Letters

Higher caps mean larger, more detailed demands. Supio drafts demand letters grounded in your medical records – with facts, timelines, and damages arguments already structured. Your attorneys refine and sign; Supio does the lift.

Scale Without Hiring

HB 145 expands the economic opportunity for PI firms taking government cases. Supio lets your existing team handle the increased volume – processing records, drafting documents, and surfacing insights – without a proportional increase in headcount.

The Bottom Line For Florida PI Firms

	Without Supio	With Supio 
Medical record review	Days to weeks of paralegal time	Minutes – AI reads every page
Demand drafting	Hours of attorney time per case	AI-drafted draft, attorney refines
SOL tracking at scale	Manual calendaring, error-prone	Auto-flagged at intake
Caseload capacity	Capped by headcount	Scales with AI, not FTEs
Capitalizing on HB 145 caps	Depends on bandwidth	Built-in operational advantage

Ready to win bigger on government tort cases?

Supio automates the work that eats your margin – so your team focuses on strategy, not paperwork. **Book a demo today.**

