

# FSLA

## Florida Session Update: Week 1

### **Permissible Insurance Acts: [SB 762/HB 483](#)**

Revising the types, value, and frequency of advertising and promotional gifts that licensed insurers or their agents may give to insureds, prospective insureds, or others; authorizing such insurers and agents to make specified charitable contributions on behalf of insureds or prospective insureds, etc.

HOUSE	SENATE
Insurance & Banking— <i>passed 1.10.18</i>	Banking & Insurance
Commerce	Commerce & Tourism
	Rules

### **Insurance: [SB 784/HB 465](#)**

Providing an exception from valuation rules for stocks in subsidiaries for certain foreign insurers under certain conditions; exempting foreign insurers from investment requirements relating to subsidiaries and corporations under certain conditions; increasing the amount of capital and surplus required for an insurer to waive a requirement to be an eligible surplus lines insurer; revising circumstances in which insurers may exclude coverage for owners or operators of transportation network company vehicles, etc.

HOUSE	SENATE
Insurance & Banking	Banking & Insurance
Ways & Means	General Gov't Appropriations
Commerce	Appropriations

### **Chief Financial Officer: [SB 792/HB 1421](#)**

Proposing an amendment to the State Constitution to revise the duties and responsibilities of the Chief Financial Officer, etc.

HOUSE	SENATE
Oversight, Transparency & Administration	Ethics & Elections
Appropriations	Judiciary
Government Accountability	Rules

### **Public Records/Trade Secrets: [HB 459/SB 956/HB 461/SB 958](#)**

Providing that certain information related to agency contracts is not confidential or exempt from public records requirements; deleting provisions exempting certain information from public records requirements under the Florida Emergency Planning and Community Right-to-Know Act; deleting provisions relating to a public records exemption for trade secrets held by Space Florida; deleting a requirement that certain trade secret information submitted to the Agency for Health Care Administration be clearly designated as such, etc.

**HOUSE**

Oversight, Transparency & Administration  
Government Accountability

**SENATE**

Governmental Oversight  
Appropriations  
Rules

**Department of Financial Services: [HB 1073/SB 1292](#)**

Revises requirements for electronic originals & copying of certain records media; revises certain bureau names & creates new bureaus; revises service options for child transition plans; provides certain exemptions for members & veterans of armed forces; requires adjustments to Regulatory Trust Fund; revises requirements for licensure or appointment of managing general agents under the Florida Insurance Code; revises license application process for managing general agent; revises terms of office for Florida Fire Safety Board; deletes provision for staffing and funding formula of Florida State Fire College.

**HOUSE**

Insurance & Banking  
Government Operations Appropriations  
Commerce

**SENATE**

Banking & Insurance  
Children & Families  
Appropriations

**Florida Insurance Code Exemption for Nonprofit Religious Organizations: [SB 660/HB 1021](#)**

Revising criteria under which a nonprofit religious organization that facilitates the sharing of contributions among its participants for financial or medical needs is exempt from requirements of the code, etc.

**HOUSE**

Health Innovation  
Insurance & Banking  
Health & Human Services

**SENATE**

Banking & Insurance—**passed 1.10.18**  
Judiciary  
Rules

**Assignment of Property Insurance Benefits: [SB 62](#)**

Prohibiting certain awards of attorney fees to certain persons or entities in suits based on claims arising under property insurance policies; requiring an assignee to meet certain requirements as a condition precedent to filing suit under a policy, etc.

**SENATE**

Banking & Insurance  
Judiciary  
Rules

**Property Insurance Assignment Agreements: [HB 7015](#)**

Authorizes insured & repair company to enter into assignment agreement for post-loss benefits to repair, replace, protect, & mitigate damaged property; requires notice of intent to initiate litigation & award of attorney fees for claims under assignment agreement; prohibits insurance policies from prohibiting assignment of post-loss benefits.

**HOUSE**

Judiciary—*approved as committee bill*  
*Passed House 1.12.18*



### **Insurance: SB 1168**

Providing that certain attorney fees and costs paid by property insurers may not be included in the property insurer's rate base and may not be used to justify a rate increase or rate change; providing that personal lines residential and commercial residential property insurance policies may not restrict the assignment of post-loss benefits; providing that an agreement to assign post-loss benefits of a residential homeowner's property insurance is not valid unless specified conditions are met, etc.

#### SENATE

Banking & Insurance—*on agenda 1.16.18*

Judiciary

Rules

### **Florida Hurricane Catastrophe Fund: HB 97/SB 1454**

Revises reimbursements SBA must make to insurer to include 25 percent & 60 percent of insurer's losses; revises obligation of board with respect to all contracts covering particular contract year; revises amount of charges that reimbursement premium must include; requires money to be used by Division of Emergency Management for certain purposes; authorizes temporary rapid cash build-up factor to be used if fund balance drops below specified amount; authorizes board to direct OIR to levy emergency assessment on specified premiums to cure certain deficits in fund.

#### HOUSE

Insurance & Banking

Appropriations

Commerce

#### SENATE

Banking & Insurance

General Government Appropriations

Appropriations

### **Renters Insurance: SB 678/HB 467**

Requiring a residential rental agreement to specify whether renters insurance is required; providing that failure to include a certain notice in a rental agreement does not create a private cause of action or nullify any part of the rental agreement, etc.

#### HOUSE

Civil Justice & Claims

Insurance & Banking

Judiciary

#### SENATE

Banking & Insurance—*passed 12.5.17*

Community Affairs

Rules

### **Hurricane Flood Insurance: HB 1011/SB 1282**

Revises mandatory homeowner's insurance policy disclosure related to absence of flood coverage; requires homeowner to initial flood insurance disclosure.

#### HOUSE

Insurance & Banking—*passed 1.10.18*

Commerce

#### SENATE

Banking & Insurance

Community Affairs

Rules

**Property Insurance: [SB 1652](#)**

Prohibiting property insurers who fail to make inspections within a specified timeframe from denying or limiting payments for certain hurricane-related claims under certain circumstances.

**SENATE**

Banking & Insurance
Regulated Industries
Rules

**Florida Building Commission: [HB 299](#)**

Revises membership of the commission; revises membership qualifications.

**HOUSE**

Careers & Competition
Commerce

**Workers' Compensation: [HB 7009](#)**

Requires panel to annually adopt statewide workers' compensation schedules of maximum reimbursement allowances; extends timeframes in which employees may receive certain workers' compensation benefits & in which carrier must notify treating doctor of certain requirements; revises provisions relating to retainer agreements & awarding attorney fees.

**HOUSE**

Commerce Committee— <i>passed 11.10.17</i>
<b><i>Passed House 1.12.18</i></b>

**Workers' Compensation Benefits for First Responders: [SB 376/](#)[HB 629/](#)[HB 227](#)**

Revising the evidentiary standard for demonstrating mental and nervous injuries of first responders; deleting certain limitations relating to workers' compensation benefits for first responders; providing that law enforcement officers, firefighters, emergency medical technicians, and paramedics are entitled to benefits under the Workers' Compensation Law for mental or nervous injuries, regardless of whether such injuries are accompanied by physical injuries requiring medical treatment, under specified circumstances, etc.

**HOUSE**

Oversight, Transparency & Administration
Government Operations
Government Accountability

**SENATE**

Banking & Insurance— <i>passed 12.5.17</i>
Commerce & Tourism— <b><i>on agenda 1.16.18</i></b>
Appropriations
Rules

**Judges of Compensation Claims: [HB 687/](#)[SB 1412](#)**

Increases initial term of office for judge of compensation claims; provides benchmark & revises funding source for annual salaries of judges of compensation claims & Deputy Chief Judge of Compensation Claims.



**HOUSE**

**SENATE**

Oversight, Transparency & Administration	Judiciary
Government Operations	General Gov't Appropriations
Government Accountability	Appropriations

**Patient's Choice of Providers: [SB 714/HB 143](#)**

Citing this act as the "Patient's Freedom of Choice of Providers Act"; prohibiting a health insurer from excluding a willing and qualified health care provider from participating in the health insurer's provider network under certain circumstances, etc.

**HOUSE**

**SENATE**

Health Innovation	Banking & Insurance
Insurance & Banking	Health Policy
Health & Human Services	Rules

**Firefighters: [SB 900/HB 695](#)**

Granting certain benefits to a firefighter upon receiving a diagnosis of cancer if certain conditions are met; requiring an employer to make certain disability payments to a firefighter in the event of a total and permanent disability; providing for death benefits to a firefighter's beneficiary if a firefighter died as a result of cancer or cancer treatments; specifying that any costs associated with benefits granted by the act are to be borne by the employer, etc.

**HOUSE**

**SENATE**

Oversight, Transparency & Administration	Governmental Oversight
Appropriations	Community Affairs
Government Accountability	General Government Appropriations
	Appropriation

**Workers' Compensation Ratemaking: [HB 1381](#)**

Revises & provides provisions relating to prospective loss costs & loss costs, including rates, liability insurance filings, workers' compensation & employer's liability insurance, public meetings & records requirements, underwriting rules, deviations, & OIR duties.

**HOUSE**

Insurance & Banking
Government Operations
Commerce

**Prohibited Activities under the Workers' Compensation Law: [SB 1568](#)**

Requiring employers to comply with specified provisions relating to the unlawful employment of aliens, unfair immigration-related employment practices, and penalties for document fraud; providing a criminal penalty for violating such provisions, etc.

**SENATE**

Banking & Insurance
Commerce & Tourism

Rules

**Regulation of Workers' Compensation Insurance: [SB 1634](#)**

Authorizing the consumer advocate appointed by the Chief Financial Officer to intervene as a party in certain proceedings relating to the regulation of workers' compensation insurance or to seek review of certain agency actions relating to workers' compensation insurance before the Division of Administrative Hearings; specifying requirements and procedures for the consumer advocate in the examination of workers' compensation rates or form filings, etc.

SENATE

Banking & Insurance

Appropriations

Rules

**Loss Sensitive Workers' Compensation Insurance Programs: [HB 1235/SB 1866](#)**

Provides that qualified insurer's offering of qualified loss-sensitive program of reinsurance, which accompanies issuance of certain guaranteed cost workers' compensation insurance policy to qualified insured, must be filed with OIR.

HOUSE

Insurance & Banking

Commerce

SENATE

Banking & Insurance

Commerce & touri

**Open Government Sunset Review/Payment Instrument Transaction Information/Office of Financial Regulation: [SB 7010](#)**

Amending provisions relating to an exemption from public records requirements for certain payment instrument transaction information held by the Office of Financial Regulation; removing the scheduled repeal of the exemption, etc.

HOUSE

SENATE

Banking & Insurance—*passed 1.10.18*

**Motor Vehicle Insurance: [HB 19/SB 150](#)**

Repealing provisions relating to application of the Florida Motor Vehicle No-Fault Law; revising requirements for a motor vehicle liability policy that serves as proof of financial responsibility for certain operators or owners.

HOUSE

SENATE

Commerce—*passed 11.7.17*

*Passed 1.12.18*

Banking & Insurance—*passed 1.10.18*

HHS Appropriations

Appropriations

**Texting while Driving: [HB 33/SB 90](#)**

Revises legislative intent; requires law enforcement officer to inform motor vehicle operator of certain rights; prohibits certain actions by such officer; removes requirement that enforcement be accomplished as secondary action.

HOUSE	SENATE
Transportation & Infrastructure— <i>passed 1.9.18</i>	Communications, Energy & Utilities— <i>passed 10.24.17</i>
Judiciary	Transportation— <i>passed 1.10.18</i>
Government Accountability	TED Appropriations
	Appropriations

**Motor Vehicle Insurance Online Verification System: [SB 78/HB 441](#)**

Authorizes insured & repair company to enter into assignment agreement for post-loss benefits to repair, replace, protect, & mitigate damaged property; requires notice of intent to initiate litigation & award of attorney fees for claims under assignment agreement; prohibits insurance policies from prohibiting assignment of post-loss benefits.

HOUSE	SENATE
Transportation & Infrastructure— <i>passed 11.15.17</i>	Banking & Insurance
Transportation & Tourism Appropriations	TED Appropriations
Government Accountability	Appropriations
	Rules

**Motor Vehicle Insurance Rates: [SB 410](#)**

Providing that the use of a United States Postal Service zip code or a combination of zip codes as a rating territory for motor vehicle insurance rates is deemed unfairly discriminatory, etc.

SENATE
Banking & Insurance
Commerce & Tourism
Rules

**Motor Vehicle Coverage Exclusions: [HB 329/SB 518](#)**

Provides that private passenger motor vehicle policies may exclude certain identified individuals from specified coverages under certain circumstances; provides that such policies may not exclude coverage under certain circumstances.

HOUSE	SENATE
Insurance & Banking— <i>passed with amendment 11.15.17</i>	Banking & Insurance— <i>on agenda 1.16.18</i>
Commerce	Commerce & Tourism
	Rules

**Autonomous Vehicles: [HB 353/SB 712](#)**

Authorizes person to operate, or engage autonomous technology to operate, autonomous vehicle in autonomous mode; provides that autonomous technology is deemed operator of autonomous vehicle operating in autonomous mode; provides construction & applicability; defines "human operator."

HOUSE	SENATE
Transportation & Infrastructure	Transportation
Appropriations	Banking & Insurance
Governmental Accountability	Rules

**Motor Vehicle Insurance Coverage for Windshield Glass: [HB 811/SB 396](#)**

Authorizes requirement of inspection of damaged windshield for covered motor vehicle before windshield repair or replacement is authorized by insurer.

HOUSE	SENATE
Insurance & Banking	Banking & Insurance— <i>on agenda 1.16.18</i>
Transportation & Infrastructure	Commerce & Tourism
Commerce	Rules

**Traffic Accidents: [HB 1307/SB 1782](#)**

Authorizes law enforcement agency to contract with private entity to send claims adjuster to complete short-form crash report or provide driver exchange-of-information form; requires claims adjuster to submit report or form to DHSMV & law enforcement agency; revises requirements for short-form crash report.

HOUSE	SENATE
Transportation & Infrastructure	Transportation
Judiciary	Banking & Insurance
Government Accountability	Rules

**Personal Injury Protection Benefits: [HB 6011](#)**

Deletes requirement for insureds & health care providers to execute disclosure & acknowledgment form to claim personal injury protection benefits.

HOUSE
Insurance & Banking
Health Innovation
Commerce

**Unfair Insurance Trade Practices: [HB 533/SB 756](#)**

Authorizes certain insurers to refuse to insure or continue to insure applicant or insured for failing to purchase certain noninsurance motor vehicle services.

HOUSE	SENATE
Insurance & Banking— <i>passed 1.10.18</i>	Banking & Insurance— <i>on agenda 1.16.18</i>
Commerce	Commerce & Tourism
	Rules

**Actions against Contractors without Required Insurance Coverage: [SB 604/HB 89](#)**

Provides that contractor who fails to carry required insurance may be personally liable for damages that would have been covered by such insurance.

HOUSE	SENATE
Civil Justice & Claims— <i>passed 11.8.17</i>	Regulated Industries



**Judicial Nominating Commissions: [HB 753/SB 1030](#)**

Revises procedures for appointing members to judicial nominating commissions.

**HOUSE****SENATE**

Civil Justice

Judiciary

Judiciary

Ethics &amp; Elections

Rules

**Mediation: [SB 1034/HB 1043](#)**

Requiring that insurance carrier representatives who attend circuit court mediation have specified settlement authority and the ability to immediately consult by specified means with persons having certain additional settlement authority; limiting the information that may be included in the mediator's report to the court, etc.

**HOUSE****SENATE**

Civil Justice &amp; Claims

Judiciary—*temporarily postponed 1.10.18*

Insurance &amp; Banking

Banking &amp; Insurance

Judiciary

**Nursing Home Liability: [SB 1408/HB 1369](#)**

Requiring the general and professional liability insurance coverage that must be maintained by a licensed nursing home to meet certain criteria; repealing provisions relating to punitive damages and limitations on awards, etc.

**HOUSE****SENATE**

Civil Justice

Banking &amp; Insurance

Health Care Appropriations

Health Policy

Judiciary

Appropriations

Rules

**Nonjoinder of Insurers: [HB 6075/SB 1452](#)**

Repeals provisions relating to nonjoinder of insurers.

**HOUSE****SENATE**

Insurance &amp; Banking

Banking &amp; Insurance

Judiciary

Judiciary

Commerce

Rules

**Noneconomic Damages for Wrongful Death Suits: [HB 6025/SB 878](#)**

Repeals provisions relating to determination of noneconomic damages & limits on noneconomic damages.

HOUSE	SENATE
Civil Justice	Judiciary
Judiciary	Commerce & Tourism
	Rules

**Insurance Rates: [SB 258](#)**

Prohibiting attorney fees paid pursuant to specified provisions under the Workers’ Compensation Law and the Florida Insurance Code from being included in an insurer’s rate base or used to justify a rate or rate change, etc

SENATE
Banking & Insurance
Appropriations
Rules

**Insurer Reporting: [SB 1668](#)**

Requiring insurers filing rates with the Office of Insurance Regulation to provide specified information and projections relating to claim litigation in their rate filings, etc.

HOUSE	SENATE
	Banking & Insurance
	Judiciary
	Rules

**Genetic Information Used for Insurance: [HB 855/SB 1106](#)**

Prohibiting life insurers and long-term care insurers, except under certain circumstances, from canceling, limiting, or denying coverage, or establishing differentials in premium rates, based on genetic information; prohibiting such insurers from certain actions relating to genetic information for any insurance purpose, etc.

HOUSE	SENATE
Health Quality— <i>passed 1.11.18</i>	Banking & Insurance
Health & Human Services	Health Policy
	Rules

**Interstate Insurance Product Regulation Compact: [HB 1425/SB 1860](#)**

Expands opt-out provision to exclude annuity & disability income insurance from uniform interstate standards for insurance products; revises effective date for applicability of uniform standards to other insurance products; provides that state prospectively opts out of future interstate standards; deletes authority to opt out of administrative order; deletes opt out of additional specified uniform standards.

HOUSE	SENATE
Insurance & Banking	Banking & Insurance
Commerce	Regulated Industries
	Rules

