



2020 Legislative Session - Bill Tracking Update as of 2/17/2020

There are many bills we are watching, but as for the ones that most directly impact the surplus lines industry, please find an update as we enter the 6th week of the Florida Legislative Session below:

CFO Patronis Legislation: At the best of CFO Patronis and the Insurance Consumer Advocate, Sen. Wright and Rep. Clemons have filed [SB 1492](#) and [HB 1137](#) entitled "Consumer Protection."

- "Consumer Protection." The House bill has cleared all three committees, but is still drawing opposition from the public adjusters. Last week in House Commerce committee, [a strike-all amendment was adopted](#) to make some additional changes, including shortening the rescission window of PA contracts from 21 to 14 days, providing some language modifications for when insurers pay claims through electronic means, and the like.
- Regarding surplus lines, the amendment broadened the scope of the applicability of s. 627.70131 from the position previously taken in the Senate bill (from personal residential properties under \$700k - **to** - residential property) as well as the venue provision (personal residential property policies sold in this state covering property only in this state - **to** - property insurance policies sold in this state covering property only in this state). Notably, the strike-all amendment also reenacted the exemption from diligent effort for flood insurance policies.

Hurricane Michael Legislation: Bay County legislators, Sen. Gainer and Rep. Trumbull, have filed a property insurance bill that also prohibits surplus lines ADR, specifies Florida as venue, and significantly changes the Valued Policy Law in Florida. [HB 1357](#) and [SB 1760](#).

- Rep. Trumbull's bill passed Insurance & Banking on 2/11/2020. It now awaits a hearing in House Civil Justice. The Senate bill has not been scheduled on a committee agenda.

Loss Run Reports [SB 292/HB 269](#): The Florida Association of Independent Insurance Agents is pushing to codify a process for policyholders to request loss runs.

- The Florida Association of Independent Insurance Agents is pushing to codify a process for policyholders to request loss runs. The House and Senate bills are poised to pass, and the Senate bill will be [amended on the floor early next week to reflect the "final compromise."](#)

Insurance Omnibus Legislation [HB 895/SB 1606](#):

- SB 1606 is being expanded, to include noncontroversial elements. It will be heard in Sen. Lee's committee, Infrastructure and Security, on Monday, and a [strike-all amendment has been filed](#).
- This will become the insurance omnibus bill, after SB 1334 failed to clear the Banking & Insurance Committee last week.

2019 was a good year for FSLA. It is important that we not only prevent the rolling back of progress made, but also work to inform lawmakers and reporters about the role of surplus lines in a healthy, competitive, complementary insurance marketplace.

Your support for our PAC (political action committee) helps ensure we have eyes, ears and voices at the Capitol and in the media. Advocacy efforts are essential for organizations large and small throughout Florida. We have educated lawmakers about our issues, forged new relationships and seen positive feedback and renewed appreciation for the role of surplus lines.

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