



Insurance & Banking Subcommittee

**Wednesday, December 13, 2023
10:30 AM - 12:30 PM
Morris Hall (17 HOB)**

Action Packet

**Paul Renner
Speaker**

**Wyman Duggan
Chair**

COMMITTEE MEETING REPORT
Insurance & Banking Subcommittee
12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

Summary:

Insurance & Banking Subcommittee

Wednesday December 13, 2023 10:30 am

HB 215	Favorable With Committee Substitute Amendment 538847 Adopted Without Objection	Yeas: 18	Nays: 0
HB 585	Favorable With Committee Substitute Amendment 499911 Adopted Without Objection	Yeas: 15	Nays: 3
HB 587	Favorable	Yeas: 18	Nays: 0
HB 623	Favorable With Committee Substitute Amendment 633119 Adopted Without Objection	Yeas: 18	Nays: 0

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

Attendance:

	<i>Present</i>	<i>Absent</i>	<i>Excused</i>
Wyman Duggan (Chair)	X		
Shane Abbott	X		
Adam Anderson	X		
Christopher Benjamin			X
David Borrero	X		
Adam Botana	X		
Jennifer Canady	X		
Tom Fabricio	X		
Gallop Franklin II	X		
Philip Griffiths, Jr.	X		
Christine Hunschofsky	X		
Rachel Plakon	X		
Joel Rudman	X		
Kevin Steele	X		
Cyndi Stevenson	X		
Allison Tant	X		
John Temple	X		
Chase Tramont	X		
Marie Woodson	X		
Totals:	18	0	1

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

HB 215 : Risk Retention Groups

Favorable With Committee Substitute

	Yea	Nay	No Vote	Absentee Yea	Absentee Nay
Shane Abbott	X				
Adam Anderson	X				
Christopher Benjamin			X		
David Borrero	X				
Adam Botana	X				
Jennifer Canady	X				
Tom Fabricio	X				
Gallop Franklin II	X				
Philip Griffiths, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)	X				
Total Yeas: 18		Total Nays: 0			

HB 215 Amendments

Amendment 538847

Adopted Without Objection

Appearances:

Risk Retention Groups

Dudley, Christopher (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support

Florida Trucking Association

PO Box 10570

Tallahassee, FL

Phone: (850) 671-4401

Risk Retention Groups

Joseph Deems - Proponent

National Risk Retention Association

Executive Director

16133 Ventura Blvd, Suite 1055

Los Angeles, CA 91436

Phone: (310) 488-0278

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

HB 585 : Access to Financial Institution Customer Accounts

Favorable With Committee Substitute

	Yea	Nay	No Vote	Absentee Yea	Absentee Nay
Shane Abbott	X				
Adam Anderson	X				
Christopher Benjamin			X		
David Borrero	X				
Adam Botana	X				
Jennifer Canady	X				
Tom Fabricio		X			
Gallop Franklin II	X				
Philip Griffiths, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant		X			
John Temple	X				
Chase Tramont	X				
Marie Woodson		X			
Wyman Duggan (Chair)	X				
Total Yeas: 15		Total Nays: 3			

HB 585 Amendments

Amendment 499911

Adopted Without Objection

Appearances:

Access to Financial Institution Customer Accounts
DiMarco, Anthony (Lobbyist) - Opponent
Florida Bankers Association
Executive Vice President of Government Affairs
3434 Folly Drive
Tallahassee, FL 32303
Phone: (850) 224-2265

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

HB 587 : Pub. Rec./Access to Financial Institution Customer Accounts

Favorable

	Yea	Nay	No Vote	Absentee Yea	Absentee Nay
Shane Abbott	X				
Adam Anderson	X				
Christopher Benjamin			X		
David Borrero	X				
Adam Botana	X				
Jennifer Canady	X				
Tom Fabricio	X				
Gallop Franklin II	X				
Philip Griffiths, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)	X				
	Total Yeas: 18	Total Nays: 0			

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

HB 623 : Home Warranty Transfers

Favorable With Committee Substitute

	Yea	Nay	No Vote	Absentee Yea	Absentee Nay
Shane Abbott	X				
Adam Anderson	X				
Christopher Benjamin			X		
David Borrero	X				
Adam Botana	X				
Jennifer Canady	X				
Tom Fabricio	X				
Gallop Franklin II	X				
Philip Griffiths, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)	X				
Total Yeas: 18		Total Nays: 0			

HB 623 Amendments

Amendment 633119

Adopted Without Objection

Appearances:

Home Warranty Transfers

Briggs, Edward (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support

Florida Refrigeration and Air Conditioning Contractors Association

Vice President of Government and Community Affairs

235 W Brandon Blvd, Ste 640

Brandon, FL

Phone: (850) 933-5994

Home Warranty Transfers

Murillo, Karen (Lobbyist) - Waive In Support

AARP Florida

Associate State Director of Advocacy

215 South Monroe Street, Suite 603

Tallahassee, FL 32301

Phone: (850) 567-0414

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

COMMITTEE MEETING REPORT
Insurance & Banking Subcommittee

12/13/2023 10:30AM

Location: Morris Hall (17 HOB)

HB 623 : Home Warranty Transfers (continued)

Appearances: (continued)

Amendment 633119

Home Warranty Transfers

Hebrank, Kari (Lobbyist) (Lobbyist Appearance Form Submitted) - Information Only

Florida Home Builders Association

215 S. Monroe St.

Tallahassee, FL 32301

Phone: 566-7824

Amendment 633119

Home Warranty Transfers

Meenan, Tim (Lobbyist) - Information Only

Florida Service Agreement Association

Managing Partner

300 S. Duval St.

Tallahassee, FL 32303

Phone: (850) 425-4000

Committee meeting was reported out: Wednesday, December 13, 2023 4:48PM

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> ✓ </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER		

1 Committee/Subcommittee hearing bill: Insurance & Banking
2 Subcommittee
3 Representative Truenow offered the following:

Amendment (with title amendment)

6 Remove everything after the enacting clause and insert:
7 Section 1. Subsection (8) of Section 324.021, Florida Statutes,
8 is amended to read:

9 324.021 Definitions; minimum insurance required.—The
10 following words and phrases when used in this chapter shall, for
11 the purpose of this chapter, have the meanings respectively
12 ascribed to them in this section, except in those instances
13 where the context clearly indicates a different meaning:

14 (8) MOTOR VEHICLE LIABILITY POLICY.—Any owner's or
15 operator's policy of liability insurance furnished as proof of
16 financial responsibility pursuant to s. 324.031, insuring such

Amendment No. 1

17 owner or operator against loss from liability for bodily injury,
18 death, and property damage arising out of the ownership,
19 maintenance, or use of a motor vehicle in not less than the
20 limits described in subsection (7) and conforming to the
21 requirements of s. 324.151, issued by any insurance company
22 authorized to do business in this state, including but not
23 limited to, a risk retention group operating in accordance with
24 15 U.S.C. § 3901 et seq. that conducts business in this state
25 pursuant to s. 627.944. The owner, registrant, or operator of a
26 motor vehicle is exempt from providing such proof of financial
27 responsibility if he or she is a member of the United States
28 Armed Forces and is called to or on active duty outside this
29 state or the United States, or if the owner of the vehicle is
30 the dependent spouse of such active duty member and is also
31 residing with the active duty member at the place of posting of
32 such member, and the vehicle is primarily maintained at such
33 place of posting. The exemption provided by this subsection
34 applies only as long as the member of the armed forces is on
35 such active duty outside this state or the United States and the
36 owner complies with the security requirements of the state of
37 posting or any possession or territory of the United States.

38
39
40 -----
41 **T I T L E A M E N D M E N T**

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Amendment No. 1

42 Remove everything before the enacting clause and insert:
43 An act relating to risk retention groups; amending s. 324.021,
44 F.S.; providing that motor vehicle insurance coverage issued by
45 risk retention groups operating under federal law satisfies
46 financial responsibility requirements under state motor vehicle
47 law; providing an effective date.

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> ✓ </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER	<u> </u>	

1 Committee/Subcommittee hearing bill: Insurance & Banking
 2 Subcommittee

3 Representative Rommel offered the following:

4
 5 **Amendment**

6 Remove lines 80-111 and insert:
 7 office, unless the termination, suspension, or similar action
 8 restricting access was due to:

- 9 (a) The customer or member initiating the access change;
- 10 (b) A lack of activity in the account; or
- 11 (c) The account is presumed unclaimed pursuant to chapter
 12 717.

13
 14 The termination-of-access report shall be filed at such time and
 15 must contain such information as the commission requires by
 16 rule.

Amendment No. 1

17 (2) The office must:
18 (a) Within 90 days after receipt of a termination-of-
19 access report, investigate the financial institution's action
20 and determine whether the action was taken in bad faith as
21 substantiated by competent and substantial evidence that was
22 known or should have been known to the financial institution at
23 the time of the termination, suspension, or similar action; and
24 (b) Within 30 days after making the determination required
25 under paragraph (a), report to the Attorney General and the
26 Chief Financial Officer a determination of a bad faith
27 termination, suspension, or similar action restricting a
28 customer's or member's account access. The report to the
29 Attorney General must describe the findings of the
30 investigation, provide a summary of the evidence, and state
31 whether an alleged violation of the financial institutions codes
32 by the financial institution occurred. Upon sending the report
33 to the Attorney General pursuant to this paragraph, the office
34 must send a copy of the report to the customer or member by
35 certified mail, return receipt requested.
36 (3) A financial institution's bad faith termination,
37 suspension, or similar action restricting a customer's or
38 member's account access, as determined by the office pursuant to
39 subsection (2), or a financial institution's failure to timely
40 file a

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	___	(Y/N)
ADOPTED AS AMENDED	___	(Y/N)
ADOPTED W/O OBJECTION	<input checked="" type="checkbox"/>	(Y/N)
FAILED TO ADOPT	___	(Y/N)
WITHDRAWN	___	(Y/N)
OTHER	_____	

1 Committee/Subcommittee hearing bill: Insurance & Banking
2 Subcommittee

3 Representative Steele offered the following:

4
5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

7 Section 1. Subsection (1) of section 634.312, Florida
8 Statutes, is amended to read:

9 634.312 Forms; required provisions and procedures.-

10 (1) Except as provided in section 634.601: all

11 (a) Home warranty contracts are assignable in a consumer
12 transaction and must contain a statement informing the purchaser
13 of the home warranty of her or his right to assign it, at least
14 within 15 days from the date the home is sold or transferred, to
15 a subsequent retail purchaser of the home covered by the home
16 warranty and all conditions on such right of transfer.

633119 - h0623-strike.docx

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Amendment No. 1

17 **(b)** The home warranty company may charge an assignment fee
18 not to exceed \$40.

19 **(c)** Home warranty assignments include, but are not limited
20 to, the assignment from a home builder who purchased the home
21 warranty to a subsequent home purchaser.

22 Section 2. Section 634.331, Florida Statutes, is amended
23 to read:

24 634.331 Coverage of property for sale.—A home warranty may
25 provide coverage of residential property during the listing
26 period of such property for a period not to exceed 12 months,
27 provided that the home warranty company charges the warranty
28 purchaser a separately identifiable charge for the listing
29 period coverage in an amount equal to at least 15 percent of the
30 annual premium charged for the home warranty and the charge for
31 such coverage is due at the ~~earlier of the~~ end of the listing
32 period ~~or the date the sale of the residential property is~~
33 ~~closed.~~ The requirements in s. 634.601 apply to a home warranty
34 that is transferred to the home purchaser.

35 Section 3. Part IV of chapter 634, Florida Statutes,
36 consisting of ss. 634.600-634.602, Florida Statutes, is created
37 to read:

38 PART IV

39 Miscellaneous Provisions

40 634.600 Definitions. - As used in this part, the term:

41 (1) "Builder" means the primary contractor of a home who

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Amendment No. 1

42 possesses the requisite skill, knowledge, and experience, and
43 has the responsibility, to supervise, direct, manage, and
44 control the contracting activities of the business organization
45 with which she or he is connected and who has the responsibility
46 to supervise, direct, manage, and control the construction work
47 on a job for which she or he has obtained the building permit.
48 Construction work includes, but is not limited to, construction
49 of structural components.

50 (2) "Home warranty" or "warranty" has the same meaning as
51 in s. 634.301.

52 (3) "Home warranty association" has the same meaning as in
53 s. 634.301.

54 (4) "Indemnify" means to undertake repair or replacement
55 of a home's structural component or pay compensation for such
56 repair or replacement by cash, check, or other similar means,
57 including, but not limited to, electronic means.

58 (5) "Structural components" means one or more structural
59 component of a home including, but not limited to, the roof,
60 plumbing system, electrical system, foundation, basement,
61 exterior or interior walls, ceilings, floors, or spray foam.
62 "Exterior walls" includes, but is not limited to, any siding,
63 stucco, or paint on the exterior walls.

64 634.601 Structural Component Indemnification or Coverage.-

65 (1) If a builder is obligated on and provides a homebuyer
66 an express written warranty that indemnifies a homebuyer against

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Published On: 12/12/2023 7:46:18 PM

Amendment No. 1

67 the cost of repairing the structural components of a home, then
68 the express written warranty and all indemnification rights
69 thereunder shall automatically transfer to any subsequent
70 purchaser(s) of the home during the duration of the express
71 written warranty.

72 (2) If a builder purchases a home warranty from a licensed
73 home warranty association covering the structural components of
74 a home then the home warranty and all indemnification rights
75 thereunder shall automatically transfer to any subsequent
76 purchaser(s) prior to the end of the home warranty term.

77 (3) Nothing in this section shall modify or extend the
78 commencement date or the duration, or expand the scope of
79 coverage, of the express written warranty or home warranty, as
80 applicable, beyond the express written warranty's or home
81 warranty's terms.

82 (4) This section does not:

83 (a) Require a builder that is obligated on and providing a
84 homebuyer an express written warranty to obtain a license under
85 the Florida Insurance Code and such practice shall not
86 constitute the transaction of insurance subject to the
87 requirements of the Code, unless otherwise required by law.

88 (b) Permit the provision of indemnification against
89 consequential damages arising from the failure of any structural
90 component, which practice constitutes the transaction of
91 insurance subject to all requirements of the Florida Insurance

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Amendment No. 1

92 Code.

93 634.602 Unfair method of competition and unfair or
94 deceptive act or practice defined.—It is an unfair method of
95 competition and unfair or deceptive act or practice to fail to
96 continue to perform obligations under the terms of an express
97 written warranty or a home warranty transferred to a subsequent
98 home purchaser as required in s. 634.601.

99 Section 4. Chapter 634, Florida Statutes, entitled
100 "Warranty Associations," is renamed "Warranties and Warranty
101 Associations."

102 Section 5. This act shall take effect July 1, 2024.

103

104

T I T L E A M E N D M E N T

105 Remove lines 3-12 and insert:

106 s. 634.312, F.S.; limiting application; amending s. 634.331,
107 F.S.; conforming provisions to changes made by the act; making
108 technical changes; creating a new part IV of chapter 634, F.S.,
109 entitled "Miscellaneous Provisions"; creating s. 634.600, F.S.,
110 providing definitions; creating s. 634.601, F.S., providing
111 requirements for express written warranties and home warranties
112 transferred to subsequent home purchasers; creating s. 634.602,
113 F.S.; defining an unfair method of competition and unfair or
114 deceptive act or practice; creating an undirected section of law
115 renaming Chapter 634, F.S.,; providing an effective date.
116

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33495796



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: December 13, 2023 10:30 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 215 : Risk Retention Groups</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Dudley, Christopher

Representing: Florida Trucking Association

Title: _____

Address: Po Box 10570

City: Tallahassee State/Zip: FL

Phone Number: (850) 671-4401

- Registered Lobbyist
- State Employee
- I Wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance Form Submitted

<u>Bill</u>
Waive In Support
<u>Amendment</u>



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: IFB

Meeting Date: 12/13/23

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>H215</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: JOSEPH DEEMS

Representing: NATIONAL RISK RETENTION ASSOCIATION

Title: EXECUTIVE DIRECTOR

Address: 16133 VENTURA BLVD, STE 1055

City: LOS ANGELES State/Zip: CA 91436

Phone Number: (310) 488-0278

- Registered Lobbyist
- State Employee
- I wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee, or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance form submitted

(If you are testifying on an amendment, please also indicate your position as a proponent or opponent on the bill as a whole.)

Bill: Proponent Opponent Waive in Support Waive in Opposition Info only

Amendment: Proponent Opponent Waive in Support Waive in Opposition Info only



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: Dec. 13, 2023

Bill/PCS/PCB Number: 585

Amendment Barcode Number: _____

Presentation/Workshop Topic: _____

Name: Anthony DiMarco

Representing: FL Bankers Association

Title: FVP of Int. Affairs

Address: 3430 Foley Dr

City: Tallahassee State/Zip: FL/32308

Phone Number: 553-228-2265

- Registered Lobbyist
- State Employee
- I wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee, or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance form submitted

(If you are testifying on an amendment, please also indicate your position as a proponent or opponent on the bill as a whole.)

Bill: Proponent Opponent Waive in Support Waive in Opposition Info only

Amendment: Proponent Opponent Waive in Support Waive in Opposition Info only



04274879



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: December 13, 2023 10:30 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 623 : Home Warranty Transfers</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Briggs, Edward

Representing: Florida Refrigeration and Air Conditioning Contractors Association

Title: Vice President of Government and Community Affairs

Address: 235 W Brandon Blvd, Ste 640

City: Brandon State/Zip: FL

Phone Number: (850) 933-5994

- Registered Lobbyist
- State Employee
- I Wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance Form Submitted

<u>Bill</u>
Waive In Support
<u>Amendment</u>



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: H. Insurance & Banking

Meeting Date: 12-13-23

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 623</u>
<input checked="" type="checkbox"/>	Amendment Barcode Number:	<u>633119 DE</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	_____

Name: KARE HEBRAAK

Representing: FLORIDA HOME BOWNERS ASSOC.

Title: _____

Address: 25 S. Monroe St.

City: Tallahassee FL State/Zip: 32301

Phone Number: 906-7824

- Registered Lobbyist
- State Employee
- I wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee, or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance form submitted

(If you are testifying on an amendment, please also indicate your position as a proponent or opponent on the bill as a whole.)

Bill: Proponent Opponent Waive in Support Waive in Opposition Info only

Amendment: Proponent Opponent Waive in Support Waive in Opposition Info only



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: House B+I

Meeting Date: 12/17/23

<input type="checkbox"/>	Bill/PCS/PCB Number:	<u>623</u>
<input checked="" type="checkbox"/>	Amendment Barcode Number:	<u>633119</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	_____

Name: Tim Meenan

Representing: Florida Service Agreement Assoc

Title: Managing Partner

Address: 300 S Duval St.

City: Tallahassee State/Zip: FL, 32303

Phone Number: 850-425-4000

- Registered Lobbyist
- State Employee
- I wish to Appear in Person
- Appearing in response to subpoena
- Appearing in response to an inquiry for information made by member, committee, or staff
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance form submitted

(If you are testifying on an amendment, please also indicate your position as a proponent or opponent on the bill as a whole.)

Bill: Proponent Opponent Waive in Support Waive in Opposition Info only

Amendment: Proponent Opponent Waive in Support Waive in Opposition Info only



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Please fill out the entire form and submit both copies to the Committee Administrative Assistant at the meeting.

Bill <input checked="" type="checkbox"/>	Amendment <input type="checkbox"/>
Bill/PCS/PCB Number: <u>623</u>	
Amendment Barcode Number: _____	

Name: Karen Murillo

Representing: AARP Florida

Title: Associate State Director of Advocacy

Address: 215 S. Monroe St., Ste 603

City: Tallahassee State/Zip: 32301

Phone Number: 850-567-0414 Meeting Date: 12/13/23

Committee/Subcommittee: Insurance & Banking Subcommittee

Presentation/Workshop Topic: Insurance & Banking Subcommittee

Registered Lobbyist: YES NO

State Employee: YES NO

- I wish to speak
- Appearing in response to an inquiry for information made by member, committee, or staff
- Appearing in response to subpoena
- Appearing at the written request of the chair
- Judge or elected officer appearing in official capacity
- Lobbyist Appearance form submitted online

(If you are testifying on an amendment, please also indicate your position as a proponent or opponent on the bill as a whole.)

Bill: Proponent Opponent Waive in Support Waive in Opposition Info only

Amendment: Proponent Opponent Waive in Support Waive in Opposition Info only