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# **Insurance & Banking Subcommittee**

**Thursday, February 1, 2024  
8:00 AM - 11:00 AM  
Morris Hall (17 HOB)**

**Action Packet**

**Paul Renner  
Speaker**

**Wyman Duggan  
Chair**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**Summary:**

**Insurance & Banking Subcommittee**

*Thursday February 01, 2024 08:00 am*

HB 29	Favorable	Yeas: 19	Nays: 0
HB 515	Favorable With Committee Substitute Amendment 159325 Adopted Without Objection	Yeas: 18	Nays: 0
HB 1029	Favorable With Committee Substitute Amendment 587493 Adopted Without Objection	Yeas: 18	Nays: 0
HB 1093	Favorable	Yeas: 18	Nays: 0
HB 1219	Favorable With Committee Substitute Amendment 324267 Adopted Without Objection	Yeas: 17	Nays: 0
HB 1263	Favorable With Committee Substitute Amendment 562663 Adopted Without Objection	Yeas: 18	Nays: 0
HB 1305	Favorable	Yeas: 17	Nays: 0
HB 1465	Favorable With Committee Substitute Amendment 269637 Adopted Without Objection	Yeas: 17	Nays: 0
PCS for HB 1503	Favorable With Amendment(s) Amendment PCS for HB 1503 a1 Adopted Without Objection Amendment PCS for HB 1503 a2 Adopted Without Objection Amendment PCS for HB 1503 a3 Adopted Without Objection	Yeas: 17	Nays: 0
HB 1611	Favorable With Committee Substitute Amendment 769647 Adopted Without Objection	Yeas: 19	Nays: 0
CS/HB 1639	Favorable With Committee Substitute Amendment 150619 Adopted Without Objection	Yeas: 12	Nays: 6

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**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		
Tom Keen	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		
<b>Totals:</b>	<b>19</b>	<b>0</b>	<b>1</b>

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 29 : Value of Motor Vehicles Exempt from Legal Process**

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				
Tom Keen	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				
<b>Total Yeas: 19</b>		<b>Total Nays: 0</b>			

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 515 : Protection of Specified Adults**

*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				
Tom Keen	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				
<b>Total Yeas: 18</b>					
		<b>Total Nays: 0</b>			

**HB 515 Amendments**

**Amendment 159325**

*Adopted Without Objection*

**Appearances:**

Murillo, Karen (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support  
 AARP  
 215 S Monroe St., Unit 603  
 Tallahassee, FL  
 Phone: (850) 577-5160

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1029 : My Safe Florida Condominium Pilot Program**

*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				
Tom Keen	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				
<b>Total Yeas: 18</b>					
		<b>Total Nays: 0</b>			

**HB 1029 Amendments**

**Amendment 587493**

*Adopted Without Objection*

**Appearances:**

Ashton, Jennifer (Lobbyist) (General Public) - Proponent  
 Florida Association of Building Inspectors  
 Ashton Advocacy Consulting  
 P.O Box 950205  
 Lake Mary FL 32795  
 Phone: 941-773-2112

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1093 : Florida Uniform Fiduciary Income and Principal Act**

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				
Tom Keen	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				
<b>Total Yeas: 18</b>		<b>Total Nays: 0</b>			

**Appearances:**

Murillo, Karen (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support  
 AARP  
 215 S Monroe St. Unit 603  
 Tallahassee, FL  
 Phone: 850- 577-5160

Pratt, Kenneth (Lobbyist) - Proponent  
 Florida Bankers Association  
 Senior Vice President of Government Affairs  
 1001 Thomasville Rd.  
 Tallahassee, FL 32301  
 Phone: 850-224-2268

Brown, French (Lobbyist) - Waive In Support  
 The Real Property, Probate & Trust Law Section of the Florida Bar  
 Lobbyist  
 106 E. Collage Ave. , Suite 1200  
 Tallahassee, FL 32301  
 Phone: 850-459-0992

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1219 : Dental Insurance Claims**

*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				
Tom Keen	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				
<b>Total Yeas: 17</b>		<b>Total Nays: 0</b>			

**HB 1219 Amendments**

**Amendment 324267**

*Adopted Without Objection*

**Appearances:**

Amendment 324267

Hart, Joe Anne (Lobbyist) - Waive In Support

Florida Dental Association

Chief Legislative Officer

118 East Jefferson Street

Tallahassee, FL 32301

Phone: 850-224-1089

Hart, Joe Anne (Lobbyist) - Proponent

Florida Dental Association

Chief Legislative Officer

118 East Jefferson Street

Tallahassee, FL 32301

Phone: 850-224-1089

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM



**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1219 : Dental Insurance Claims (continued)**

**Appearances: (continued)**

Craig, Brittney, Dr. (General Public) - Proponent

Florida Dental Association

General Dentist

2603 Capitol Medical Blvd.

Tallahassee, FL 32308

Phone: 850-510-2003

Ryan, Joy (Lobbyist) (Lobbyist Appearance Form Submitted) - Opponent

AHIP - America's Health Insurance Plans

Attorney & Lobbyist

P.O. Box 11247

Tallahassee, FL

Phone: 850-425-4000

Ryan, Joy (Lobbyist) (Lobbyist Appearance Form Submitted) - Opponent

Florida Insurance Council

Attorney & Lobbyist

P.O. Box 11247

Tallahassee, FL

Phone: 850- 425-4000

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

# COMMITTEE MEETING REPORT

## Insurance & Banking Subcommittee

2/1/2024 8:00AM

Location: Morris Hall (17 HOB)

### HB 1263 : My Safe Florida Home Program

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				
Tom Keen	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				
<b>Total Yeas: 18</b>		<b>Total Nays: 0</b>			

### HB 1263 Amendments

#### Amendment 562663

Adopted Without Objection

#### Appearances:

Murillo, Karen (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support

AARP

215 S Monroe St Unit 603

Tallahassee, FL

Phone: 850- 577-5160

Mitchell, Chase (Lobbyist) (State Employee) - Waive In Support

CFO Jimmy Patronis, Department of Financial Services

Legislative Affairs Director

400 S. Monroe St.

Tallahassee, FL 32399

Phone: 850-413-4938

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

## **COMMITTEE MEETING REPORT**

### **Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1263 : My Safe Florida Home Program (continued)**

**Appearances: (continued)**

Ashton, Jennifer (Lobbyist) - Waive In Support

Florida Association of Building Inspectors

Ashton Advocacy Consulting

PO Box 950205

Lake Mary, FL 32795

Phone: 941-773-2112

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1305 : Florida Banking Institutions**

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				
Tom Keen	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				
<b>Total Yeas: 17</b>		<b>Total Nays: 0</b>			

**Appearances:**

Mallette, Kelly (Lobbyist) (General Public) (Lobbyist Appearance Form Submitted) - Proponent  
 Florida Apartment Association  
 104 W. Jefferson St.,  
 Tallahassee, FL 32301  
 Phone: 850-224-3427

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

# COMMITTEE MEETING REPORT

## Insurance & Banking Subcommittee

2/1/2024 8:00AM

Location: Morris Hall (17 HOB)

### HB 1465 : Pet Insurance and Wellness Programs

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				
Tom Keen	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				
<b>Total Yeas: 17</b>		<b>Total Nays: 0</b>			

### HB 1465 Amendments

#### Amendment 269637

Adopted Without Objection

### Appearances:

Brown, Donovan (Lobbyist) - Waive In Support  
North American Pet Insurance Association  
113 East College Ave., Suite 300  
Tallahassee, FL  
Phone: 850-815-6010

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**PCS for HB 1503 : Citizens Property Insurance Corporation**

Favorable With Amendment(s)

	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				
Tom Keen	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				
<b>Total Yeas: 17</b>		<b>Total Nays: 0</b>			

**PCS for HB 1503 Amendments**

**Amendment PCS for HB 1503 a1**

Adopted Without Objection

**Amendment PCS for HB 1503 a2**

Adopted Without Objection

**Amendment PCS for HB 1503 a3**

Adopted Without Objection

**Appearances:**

Kunde, Chad (Lobbyist) - Waive In Support  
 Florida Chamber of Commerce  
 Director of Business Climate and Governance Policy  
 136 South Bronough St.  
 Tallahassee, FL 32301  
 Phone: 8507667896

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**PCS for HB 1503 : Citizens Property Insurance Corporation (continued)**

**Appearances: (continued)**

Mitchell, Chase (Lobbyist) (State Employee) - Waive In Support  
CFO Jimmy Patronis, Department of Financial Services  
Legislative Affairs Director  
400 S. Monroe St.  
Tallahassee, FL 32399  
Phone: 850-413-4938

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**  
**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**HB 1611 : Insurance**

*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				
Tom Keen	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				
<b>Total Yeas: 19</b>		<b>Total Nays: 0</b>			

**HB 1611 Amendments**

**Amendment 769647**

*Adopted Without Objection*

**Appearances:**

Jacobs, Kevin (Lobbyist) (State Employee) - Waive In Support  
 Office of Insurance Regulation  
 200 East Gaines Street  
 Tallahassee, FL 32399  
 Phone: 850-413-5011

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM



# COMMITTEE MEETING REPORT

## Insurance & Banking Subcommittee

2/1/2024 8:00AM

**Location:** Morris Hall (17 HOB)

**CS/HB 1639 : Gender and Biological Sex**

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			
Tom Keen		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				
<b>Total Yeas: 12</b>		<b>Total Nays: 6</b>			

**CS/HB 1639 Amendments**

**Amendment 150619**

Adopted Without Objection

**Appearances:**

Barrett, Michael (Lobbyist) - Waive In Support  
 Florida Conference of Catholic Bishops  
 Associate for Education  
 201 W. Park Ave.  
 Tallahassee, FL 32301  
 Phone: 850-205-6823

Jaroch, Karen (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support  
 Heritage Action for America  
 214 Massachusetts Ave NE Suite 400  
 Washington DC  
 Phone: 202-716-8087

Committee meeting was reported out: Thursday, February 01, 2024 3:29PM

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**CS/HB 1639 : Gender and Biological Sex (continued)**

**Appearances: (continued)**

Colon, Aurelie (Lobbyist) - Opponent

SPLC Action Fund  
Policy Advocate  
400 Washington Avenue  
Montgomery, AL 36104  
Phone: 954-881-8595

Diaz, Quinn (Lobbyist) (Lobbyist Appearance Form Submitted) - Opponent

Equality Florida  
Public Policy Associate  
124 3rd Ave.  
Indialantic FL  
Phone: 215- 272-8353

Montanez, Andrea (General Public) - Opponent

Orlando, FL 32822  
Phone: 402-391-1147

Munoz, Laura (General Public) - Opponent

Florida Student Power  
Civic Engagement Director  
Lake Worth, Florida 33460  
Phone: 305-680-6640

Grocholske, Matthew (General Public) - Opponent

Sunrise Movement Orlando  
500 Ollie Ave  
Winter Park, FL 32789  
Phone: 863-224-7501

Beaty, Delcina (General Public) - Opponent

Self  
Sgt (Retired)  
Box 1016  
Crestview, FL 32536

Rodriguez, Jeremy (General Public) (At Request of Chair) - Opponent

Future Leaders of Orlando (FLO)  
FL

Lee, Robert (General Public) - Opponent

Self  
Tallahassee, FL 32303  
Phone: 850-264-5179

Swearingen, Quinn - Opponent

Orlando, FL 32822  
Phone: 954-815-8605

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**CS/HB 1639 : Gender and Biological Sex (continued)**

**Appearances: (continued)**

McClorn, Ray (General Public) - Opponent

Self

Sanford, FL 32771

Thomas, Savannah - Opponent

Self

1309 Kings Dr.

Tallahassee, FL 32301

Barbara M. (General Public) - Opponent

Self

Tallahassee, FL 32310

Keaton, Parker - Waive In Opposition

Tallahassee, FL 32309

Phone: 352-727-3746

Fairell, Yolanda - Information Only

444 Wal Street

Tallahassee, FL

Lloyd, Lisa - Waive In Opposition

Tallahassee, FL 32804

Phone: 904-377-9840

Dawson, David (General Public) - Opponent

Jacksonville, FL 32221

Phone: 951-522-9648

Ford, Kevonte - Waive In Opposition

Self

Phone: 32301

Brown, Kolyn (Lobbyist) (General Public) - Opponent

Orlando, FL 32822

Phone: 407-391-1147

Oberlink, Jackson (Lobbyist) - Opponent

Florida Rising

Godwin, Angelique (General Public) - Opponent

Self

32503

McClure, Rachele - Waive In Opposition

427 McDaniel St.

Tallahassee, FL 32303

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

**COMMITTEE MEETING REPORT**  
**Insurance & Banking Subcommittee**

**2/1/2024 8:00AM**

**Location:** Morris Hall (17 HOB)

**CS/HB 1639 : Gender and Biological Sex (continued)**

**Appearances: (continued)**

Bradley, Ashley - Opponent

Self

Tampa, FL 33615

Phone: 727-288-7101

Manison, Robert - Waive In Opposition

Self

Quincy, FL

Mayer, Chadwick - Waive In Opposition

Self

1004 Piney Z Plantation Road

Tallahassee, FL 32311

Phone: 850-756-4350

Collins, Krystiana (General Public) - Opponent

Jacksonville, FL 32221

Phone: 904-755-1346

Holdcraft, Tom, Rev. (General Public) - Opponent

St. Stephen Lutheran Church

Pastor

2198 N. Meridian Rd.

Tallahassee, FL 32303

Phone: 850-303-3218

Hines, NR (Lobbyist) (General Public) - Opponent

ACLU of Florida

Policy Strategist

4343 W. Flagler St.

Miami, FL 33436

Phone: 786-363-1104

DiPietro, Aaron (Lobbyist) (Lobbyist Appearance Form Submitted) - Proponent

Florida Family Policy Council

Legislative Affairs Director

P.O. Box 530103

Orlando, FL 32853

Phone: 904-608-4471

Labriola, John (Lobbyist) (General Public) - Proponent

Christian Family Coalition

P.O. Box 650216

Miami, FL 33265

Phone: 954-515-2084

**Committee meeting was reported out: Thursday, February 01, 2024 3:29PM**

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	— (Y/N)
ADOPTED AS AMENDED	— (Y/N)
ADOPTED W/O OBJECTION	✓ (Y/N)
FAILED TO ADOPT	— (Y/N)
WITHDRAWN	— (Y/N)
OTHER	_____

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

3 Representative Silvers offered the following:

4

5 **Amendment**

6 Remove lines 43-152 and insert:

7 (c) "Specified adult" means a natural person 70 years of  
 8 age or older, or a vulnerable adult as defined in s. 415.102.

9 (d) "Trusted contact" means a natural person 18 years of  
 10 age or older whom the account owner has expressly identified and  
 11 recorded in a financial institution's books and records as the  
 12 person who may be contacted about the account.

13 (2) The Legislature finds that many persons in this state,  
 14 because of age or disability, are at increased risk of financial  
 15 exploitation and loss of their assets, funds, investments, and  
 16 investment accounts. The Legislature further finds that

Amendment No. 1

17 specified adults in this state are at a statistically higher  
18 risk of being targeted for financial exploitation, regardless of  
19 diminished capacity or other disability, because of their  
20 accumulation of substantial assets and wealth compared to  
21 younger age groups. In enacting this section, the Legislature  
22 recognizes the freedom of specified adults to manage their  
23 assets, make investment choices, and spend their funds, and  
24 intends that such rights may not be infringed absent a  
25 reasonable belief of financial exploitation as provided in this  
26 section. The Legislature therefore intends to provide for the  
27 prevention of financial exploitation of such persons. The  
28 Legislature intends to encourage the constructive involvement of  
29 financial institutions that take action based upon the  
30 reasonable belief that specified adults who have accounts with  
31 such financial institutions have been or are the subject of  
32 financial exploitation. The Legislature intends to balance the  
33 rights of specified adults to direct and control their assets,  
34 funds, and investments and to exercise their constitutional  
35 rights consistent with due process with the need to provide  
36 financial institutions the ability to place narrow, time-limited  
37 restrictions on these rights in an effort to decrease specified  
38 adults' risk of loss due to abuse, neglect, or financial  
39 exploitation.

40 (3) If a financial institution reports suspected financial  
41 exploitation of a specified adult pursuant to s. 415.1034, it

Amendment No. 1

42 | may delay a disbursement or transaction from an account of a  
43 | specified adult or an account for which a specified adult is a  
44 | beneficiary or beneficial owner if all of the following apply:

45 |     (a) The financial institution immediately initiates an  
46 | internal review of the facts and circumstances that caused an  
47 | employee of the financial institution to report suspected  
48 | financial exploitation.

49 |     (b) Not later than 3 business days after the date on which  
50 | the delay was first placed, the financial institution:

51 |         1. Notifies in writing all parties authorized to transact  
52 | business on the account and any trusted contact on the account,  
53 | using the contact information provided for the account, with the  
54 | exception of any party an employee of the financial institution  
55 | reasonably believes has engaged in, is engaging in, has  
56 | attempted to engage in, or will attempt to engage in the  
57 | suspected financial exploitation of the specified adult. The  
58 | notice, which may be provided electronically, must provide the  
59 | reason for the delay.

60 |         2. Creates and maintains for at least 5 years after the  
61 | date of the delayed disbursement or transaction a written or  
62 | electronic record of the delayed disbursement or transaction  
63 | that includes, at minimum, the following information:

64 |             a. The date on which the delay was first placed.

65 |             b. The name and address of the specified adult.

66 |             c. The business location of the financial institution.

Amendment No. 1

67 d. The name and title of the employee who reported  
68 suspected financial exploitation of the specified adult pursuant  
69 to s. 415.1034.

70 e. The facts and circumstances that caused the employee to  
71 report suspected financial exploitation.

72 (4) The financial institution must make the information  
73 required in subparagraph (3)(b)2. available for review upon  
74 request by the department, any law enforcement agency conducting  
75 an investigation under s. 415.104, or any state or federal  
76 agency with regulatory authority over the financial institution.

77 (5) A delay on a disbursement or transaction under  
78 subsection (3) expires 5 business days after the date on which  
79 the delay was first placed. However, the financial institution  
80 may extend the delay for up to 7 additional calendar days if the  
81 financial institution's review of the available facts and  
82 circumstances continues to support the reasonable belief that  
83 financial exploitation of the specified adult has occurred, is  
84 occurring, has been attempted, or will be attempted. The length  
85 of the delay may be shortened or extended at any time by a court  
86 of competent jurisdiction. This subsection does not prevent a  
87 financial institution from terminating a delay after  
88 communication with the parties authorized to transact business  
89 on the account and any trusted contact on the account.

90 (6) Before placing a delay on a disbursement or  
91 transaction pursuant to this section, a financial institution



Amendment No. 1

92 must do all of the following:

93 (a) Develop training policies or programs reasonably  
94 designed to educate employees on issues pertaining to financial  
95 exploitation of specified adults.

96 (b) Conduct training for all employees at least annually  
97 and maintain a written record of all trainings conducted.

98 (c) Develop, maintain, and enforce written procedures  
99 regarding the manner in which suspected financial exploitation  
100 is reviewed internally, including, if applicable, the manner in  
101 which suspected financial exploitation is required to be  
102 reported to supervisory personnel.

103 (7) Absent a reasonable belief of financial exploitation  
104 as provided in this section, this section does not otherwise  
105 alter a financial institution's obligations to all parties  
106 authorized to transact business on an account and any trusted  
107 contact named on such account.

108 (8) This section does not create new rights for or impose

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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 Lopez, V. offered the following:

4

5 **Amendment**

6 Remove lines 62-150 and insert:

7 (b) "Association property" means that property, real and  
 8 personal, which is owned or leased by, or is dedicated by a  
 9 recorded plat to, the association for the use and benefit of its  
 10 members and is located in the service area.

11 (c) "Board of administration" has the same meaning as in  
 12 s. 718.103.

13 (d) "Condominium" has the same meaning as in s. 718.103.

14 (e) "Condominium property" means the lands, leaseholds,  
 15 and personal property that are subjected to condominium  
 16 ownership, whether or not contiguous, and all improvements

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17 thereon and all easements and rights appurtenant thereto  
18 intended for use in connection with the condominium and is  
19 located in the service area.

20 (f) "Department" means the Department of Financial  
21 Services.

22 (g) "Property" means association property and condominium  
23 property, as applicable, located in the service area.

24 (h) "Rebuild" means property under construction to replace  
25 a structure that was destroyed or significantly damaged by a  
26 hurricane and deemed unlivable by a regulatory authority.

27 (i) "Service area" means the area of the state with 15  
28 miles inward of a coastline as defined in s. 376.031.

29 (j) "Unit" has the same meaning as in s. 718.103.

30 (k) "Unit owner" has the same meaning as in s. 718.103.

31 (2) PARTICIPATION.—

32 (a) In order to apply for an inspection under subsection  
33 (4) or a grant under subsection (5) for association property or  
34 condominium property, an association must receive approval by a  
35 majority vote of the board of administration or a majority vote  
36 of the total voting interests of the association to participate  
37 in the pilot program.

38 (b) In order to apply for a grant under subsection (5)  
39 which improves one or more units within a condominium, an  
40 association must receive both of the following:

41 1. Approval by a majority vote of the board of

Amendment No. 1

42 administration or a majority vote of the total voting interests  
43 of the association to participate in a mitigation inspection.

44 2. A unanimous vote of all unit owners within the  
45 structure or building that is the subject of the mitigation  
46 grant.

47 (c) A unit owner may participate in the pilot program  
48 through a mitigation grant awarded to the association but may  
49 not participate individually in the pilot program.

50 (d) The votes required under this subsection may take  
51 place at the annual budget meeting of the association or at a  
52 unit owner meeting called for the purpose of taking such vote.  
53 Before a vote of the unit owners may be taken, the association  
54 must provide to the unit owners a clear disclosure of the pilot  
55 program on a form created by the department. The president and  
56 the treasurer of the board of administration must sign the  
57 disclosure form indicating that a copy of the form was provided  
58 to each unit owner of the association. The signed disclosure  
59 form and the minutes from the meeting at which the unit owners  
60 voted to participate in the pilot program must be maintained as  
61 part of the official records of the association. Within 14 days  
62 after an affirmative vote to participate in the pilot program,  
63 the association must provide written notice in the same manner  
64 as required under s. 718.112(2)(d) to all unit owners of the  
65 decision to participate in the pilot program.

66 (3) HURRICANE MITIGATION INSPECTORS.-

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67 (a) Licensed inspectors are to provide inspections of the  
68 property to determine the mitigation measures that are needed,  
69 the insurance premium discounts that may be available to the  
70 association, and the improvements to existing properties of the  
71 association that are needed to reduce a property's vulnerability  
72 to hurricane damage.

73 (b) The department shall contract with wind certification  
74 entities to provide hurricane mitigation inspections. To qualify  
75 for selection by the department as a wind certification entity  
76 to provide hurricane mitigation inspections, the entity must, at  
77 a minimum, meet all of the following requirements:

78 1. Use hurricane mitigation inspectors who are licensed or  
79 certified as:

80 a. A building inspector under s. 468.607;

81 b. A general, building, or residential contractor under s.  
82 489.111;

83 c. A professional engineer under s. 471.015;

84 d. A professional architect under s. 481.213; or

85 e. A home inspector under s. 468.8314 who has completed at  
86 least 3 hours of hurricane mitigation training approved by the  
87 Construction Industry Licensing Board, which must include  
88 hurricane mitigation techniques, compliance with the uniform  
89 mitigation verification form, and completion of a proficiency  
90 exam.

91 2. Use hurricane mitigation inspectors who have undergone

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92 drug testing and a background screening. The department may  
93 conduct criminal record checks of inspectors used by wind  
94 certification entities. Inspectors must submit a full set of  
95 fingerprints to the department or to a vendor, entity, or agency  
96 authorized by s. 943.053(13). The department, vendor, entity,  
97 or agency shall forward the fingerprints to the Department of  
98 Law Enforcement for state processing and the Department of Law  
99 Enforcement shall forward the fingerprints to the Federal Bureau  
100 of Investigation for national processing. Fees for state and  
101 federal fingerprint processing shall be borne by the applicant.  
102 The state cost for fingerprint processing shall be as provided  
103 in s. 943.053(3)(e).The results must be returned to the  
04 department for screening. The fingerprints must be taken by a  
105 law enforcement agency, designated examination center, or other  
106 department-approved entity.  
107

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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 Black offered the following:

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

6 Remove lines 90-308 and insert:

7 dentist has consented to the fee.

8 (d) This subsection may not be waived, voided, or  
 9 nullified by contract, and any contractual clause in conflict  
 10 with this subsection or which purports to waive any requirements  
 11 of this subsection is null and void.

12 (e) The office has all rights and powers to enforce this  
 13 subsection as provided by s. 624.307.

14 (f) The commission may adopt rules to implement this  
 15 subsection.

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16 (21) (a) A health insurer may not deny any claim  
17 subsequently submitted by a dentist licensed under chapter 466  
18 for procedures specifically included in a prior authorization  
19 unless at least one of the following circumstances applies for  
20 each procedure denied:

21 1. Benefit limitations, such as annual maximums and  
22 frequency limitations not applicable at the time of the prior  
23 authorization, are reached subsequent to issuance of the prior  
24 authorization.

25 2. The documentation provided by the person submitting the  
26 claim fails to support the claim as originally authorized.

27 3. Subsequent to the issuance of the prior authorization,  
28 new procedures are provided to the patient or a change in the  
29 condition of the patient occurs such that the prior authorized  
30 procedure would no longer be considered medically necessary,  
31 based on the prevailing standard of care.

32 4. Subsequent to the issuance of the prior authorization,  
33 new procedures are provided to the patient or a change in the  
34 patient's condition occurs such that the prior authorized  
35 procedure would at that time have required disapproval pursuant  
36 to the terms and conditions for coverage under the patient's  
37 plan in effect at the time the prior authorization was issued.

38 5. The denial of the claim was due to one of the  
39 following:

40 a. Another payor is responsible for payment.



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41 b. The dentist has already been paid for the procedures  
42 identified in the claim.

43 c. The claim was submitted fraudulently, or the prior  
44 authorization was based in whole or material part on erroneous  
45 information provided to the health insurer by the dentist,  
46 patient, or other person not related to the insurer.

47 d. The person receiving the procedure was not eligible to  
48 receive the procedure on the date of service and the health  
49 insurer did not know, and with the exercise of reasonable care  
50 could not have known, of his or her ineligibility.

51 (b) This subsection may not be waived, voided, or  
52 nullified by contract, and any contractual clause in conflict  
53 with this subsection or which purports to waive any requirements  
54 of this subsection is null and void.

55 (c) The office has all rights and powers to enforce this  
56 subsection as provided by s. 624.307.

57 (d) The commission may adopt rules to implement this  
58 subsection.

59 Section 2. Subsection (2) of section 627.6474, Florida  
60 Statutes, is amended to read:

61 627.6474 Provider contracts.—

62 (2) A contract between a health insurer and a dentist  
63 licensed under chapter 466 for the provision of services to an  
64 insured may not contain a provision that requires the dentist to  
65 provide services to the insured under such contract at a fee set

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66 by the health insurer unless such services are covered services  
67 under the applicable contract. As used in this subsection, the  
68 term "covered services" means dental care services for which a  
69 reimbursement is available under the insured's contract,  
70 notwithstanding or for which a reimbursement would be available  
71 ~~but for~~ the application of contractual limitations, such as  
72 deductibles, coinsurance, waiting periods, annual or lifetime  
73 maximums, frequency limitations, alternative benefit payments,  
74 or any other limitation.

75 Section 3. Section 636.032, Florida Statutes, is amended  
76 to read:

77 636.032 Acceptable payments.—

78 (1) Each prepaid limited health service organization may  
79 accept from government agencies, corporations, groups, or  
80 individuals payments covering all or part of the cost of  
81 contracts entered into between the prepaid limited health  
82 service organization and its subscribers.

83 (2) (a) A contract between a prepaid limited health service  
84 organization and a dentist licensed under chapter 466 for the  
85 provision of services to a subscriber may not specify credit  
86 card payment as the only acceptable method for payments from the  
87 prepaid limited health service organization to the dentist.

88 (b) At least 10 days before a limited health service  
89 organization pays a claim to a dentist through electronic funds  
90 transfer, including, but not limited to, virtual credit card

Amendment No. 1

91 payments, the prepaid limited health service organization shall  
92 notify the dentist in writing of all of the following:

93 1. The fees, if any, that are associated with the  
94 electronic funds transfer.

95 2. The available methods of payment of claims by the  
96 prepaid limited health service organization, with clear  
97 instructions to the dentist on how to select an alternative  
98 payment method.

99 (c) A prepaid limited health service organization that  
100 pays a claim to a dentist through Automatic Clearing House (ACH)  
101 transfer may not charge a fee solely to transmit the payment to  
102 the dentist unless the dentist has consented to the fee.

103 (d) This subsection may not be waived, voided, or  
104 nullified by contract, and any contractual clause in conflict  
105 with this subsection or which purports to waive any requirements  
106 of this subsection is null and void.

107 (e) The office has all rights and powers to enforce this  
108 subsection as provided by s. 624.307.

109 (f) The commission may adopt rules to implement this  
110 subsection.

111 Section 4. Subsection (13) of section 636.035, Florida  
112 Statutes, is amended, and subsection (15) is added to that  
113 section, to read:

114 636.035 Provider arrangements.—

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115 (13) A contract between a prepaid limited health service  
116 organization and a dentist licensed under chapter 466 for the  
117 provision of services to a subscriber of the prepaid limited  
118 health service organization may not contain a provision that  
119 requires the dentist to provide services to the subscriber of  
120 the prepaid limited health service organization at a fee set by  
121 the prepaid limited health service organization unless such  
122 services are covered services under the applicable contract. As  
123 used in this subsection, the term "covered services" means  
124 dental care services for which a reimbursement is available  
125 under the subscriber's contract, notwithstanding ~~or for which a~~  
126 ~~reimbursement would be available but for~~ the application of  
127 contractual limitations such as deductibles, coinsurance,  
128 waiting periods, annual or lifetime maximums, frequency  
129 limitations, alternative benefit payments, or any other  
130 limitation.

131 (15) (a) A prepaid limited health service organization may  
132 not deny any claim subsequently submitted by a dentist licensed  
133 under chapter 466 for procedures specifically included in a  
134 prior authorization unless at least one of the following  
135 circumstances applies for each procedure denied:

136 1. Benefit limitations, such as annual maximums and  
137 frequency limitations not applicable at the time of the prior  
138 authorization, are reached subsequent to issuance of the prior  
139 authorization.

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140       2. The documentation provided by the person submitting the  
141 claim fails to support the claim as originally authorized.

142       3. Subsequent to the issuance of the prior authorization,  
143 new procedures are provided to the patient or a change in the  
144 condition of the patient occurs such that the prior authorized  
145 procedure would no longer be considered medically necessary,  
146 based on the prevailing standard of care.

147       4. Subsequent to the issuance of the prior authorization,  
148 new procedures are provided to the patient or a change in the  
149 patient's condition occurs such that the prior authorized  
150 procedure would at that time have required disapproval pursuant  
151 to the terms and conditions for coverage under the patient's  
152 plan in effect at the time the prior authorization was issued.

153       5. The denial of the dental service claim was due to one  
154 of the following:

155       a. Another payor is responsible for payment.

156       b. The dentist has already been paid for the procedures  
157 identified in the claim.

158       c. The claim was submitted fraudulently, or the prior  
159 authorization was based in whole or material part on erroneous  
160 information provided to the prepaid limited health service  
161 organization by the dentist, patient, or other person not  
162 related to the organization.

163       d. The person receiving the procedure was not eligible to  
164 receive the procedure on the date of service and the prepaid

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165 limited health service organization did not know, and with the  
166 exercise of reasonable care could not have known, of his or her  
167 ineligibility.

168 (b) This subsection may not be waived, voided, or  
169 nullified by contract, and any contractual clause in conflict  
170 with this subsection or which purports to waive any requirements  
171 of this subsection is null and void.

172 (c) The office has all rights and powers to enforce this  
173 subsection as provided by s. 624.307.

174 (d) The commission may adopt rules to implement this  
175 subsection.

176 Section 5. Subsection (11) of section 641.315, Florida  
77 Statutes, is amended, and subsections (13) and (14) are added to  
178 that section, to read:

179 641.315 Provider contracts.—

180 (11) A contract between a health maintenance organization  
181 and a dentist licensed under chapter 466 for the provision of  
182 services to a subscriber of the health maintenance organization  
183 may not contain a provision that requires the dentist to provide  
184 services to the subscriber of the health maintenance  
185 organization at a fee set by the health maintenance organization  
186 unless such services are covered services under the applicable  
187 contract. As used in this subsection, the term "covered  
188 services" means dental care services for which a reimbursement  
189 is available under the subscriber's contract, notwithstanding ~~or~~

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190 ~~for which a reimbursement would be available but for the~~  
191 application of contractual limitations such as deductibles,  
192 coinsurance, waiting periods, annual or lifetime maximums,  
193 frequency limitations, alternative benefit payments, or any  
194 other limitation.

195 (13) (a) A contract between a health maintenance  
196 organization and a dentist licensed under chapter 466 for the  
197 provision of services to a subscriber of the health maintenance  
198 organization may not specify credit card payment as the only  
199 acceptable method for payments from the health maintenance  
200 organization to the dentist.

201 (b) At least 10 days before a health maintenance  
J2 organization pays a claim to a dentist through electronic funds  
203 transfer, including, but not limited to, virtual credit card  
204 payments, the health maintenance organization shall notify the  
205 dentist in writing of all of the following:

206 1. The fees, if any, that are associated with the  
207 electronic funds transfer.

208 2. The available methods of payment of claims by the  
209 health maintenance organization, with clear instructions to the  
210 dentist on how to select an alternative payment method.

211 (c) A health maintenance organization that pays a claim to  
212 a dentist through Automated Clearing House (ACH) transfer may  
213 not charge a fee solely to transmit the payment to the dentist  
214 unless the dentist has consented to the fee.

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**T I T L E   A M E N D M E N T**

Remove lines 11-58 and insert:

providing construction; authorizing the Office of Insurance  
Regulation of the Financial Services Commission to enforce  
certain provisions; authorizing the commission to adopt rules;  
prohibiting a health insurer from denying claims for procedures  
included in a prior authorization; providing exceptions;  
providing construction; authorizing the office to enforce  
certain provisions; authorizing the commission to adopt rules;  
amending s. 627.6474, F.S.; revising the definition of the term  
"covered services"; amending s. 636.032, F.S.; prohibiting a  
contract between a prepaid limited health service organization  
and a dentist from containing certain restrictions on payment  
methods; requiring the prepaid limited health service  
organization to make certain notifications before paying a claim  
to a dentist through electronic funds transfer; prohibiting a  
prepaid limited health service organization from charging a fee  
to transmit a payment to a dentist through ACH transfer unless  
the dentist has consented to such fee; providing construction;  
authorizing the office to enforce certain provisions;  
authorizing the commission to adopt rules; amending s. 636.035,  
F.S.; revising the definition of the term "covered services";  
prohibiting a prepaid limited health service organization from



COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1219 (2024)

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240 denying claims for procedures included in a prior authorization;  
241 providing exceptions; providing construction; authorizing the  
242 office to enforce certain provisions; authorizing the commission  
243 to adopt rules; amending s. 641.315, F.S.; revising the  
244 definition of the term "covered service"; prohibiting a contract  
245 between a health maintenance organization and a dentist from  
246 containing certain restrictions on payment methods; requiring  
247 the health maintenance organization to make certain  
248 notifications before paying a claim to a dentist through  
249 electronic funds transfer; prohibiting a health maintenance  
250 organization from charging a fee to transmit a payment to a  
251 dentist through ACH transfer unless the dentist has consented to  
;2 such fee; providing construction;

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COMMITTEE/SUBCOMMITTEE ACTION

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

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

3 Representative LaMarca offered the following:

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

6 Remove lines 70-310 and insert:

7 (a) To be eligible for a hurricane mitigation inspection  
8 under the program:

9 1. A home must be a single-family, detached residential  
10 property or a townhouse as defined in s. 481.203;

11 2. A home must be site-built and owner-occupied; and

12 3. The homeowner must have been granted a homestead  
13 exemption on the home under chapter 196.

14 (b)1. An application for a hurricane mitigation inspection  
15 must contain a signed or electronically verified statement made  
16 under penalty of perjury that the applicant has submitted only

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17 one inspection application on the home or that the application  
18 is allowed under subparagraph 2., and the application must have  
19 documents attached which demonstrate that the applicant meets  
20 the requirements of paragraph (a).

21 2. An applicant may submit a subsequent hurricane  
22 mitigation inspection application for the same home only if:

23 a. The original hurricane mitigation inspection  
24 application has been denied or withdrawn because of errors or  
25 omissions in the application;

26 b. The original hurricane mitigation inspection  
27 application was denied or withdrawn because the home did not  
28 meet the eligibility criteria for an inspection at the time of  
29 the previous application, and the homeowner reasonably believes  
30 the home now is eligible for an inspection; or

31 c. The program's eligibility requirements for an  
32 inspection have changed since the original application date, and  
33 the applicant reasonably believes the home is eligible under the  
34 new requirements.

35 (c) An applicant meeting the requirements of paragraph (a)  
36 may receive an inspection of a home under the program without  
37 being eligible for a grant under subsection (2) or applying for  
38 such grant.

39 (d) Licensed inspectors are to provide home inspections of  
40 eligible homes ~~site-built, single-family, residential properties~~  
41 ~~for which a homestead exemption has been granted,~~ to determine

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42 what mitigation measures are needed, what insurance premium  
43 discounts may be available, and what improvements to existing  
44 residential properties are needed to reduce the property's  
45 vulnerability to hurricane damage. An inspector may inspect a  
46 townhouse as defined in s. 481.203 to determine if opening  
47 protection mitigation as listed in subparagraph (2)(e)1.  
48 ~~paragraph (2)(e)~~ would provide improvements to mitigate  
49 hurricane damage.

50 ~~(e)(b)~~ The department ~~of Financial Services~~ shall contract  
51 with wind certification entities to provide hurricane mitigation  
52 inspections. The inspections provided to homeowners, at a  
53 minimum, must include:

54 1. A home inspection and report that summarizes the  
55 results and identifies recommended improvements a homeowner may  
56 take to mitigate hurricane damage.

57 2. A range of cost estimates regarding the recommended  
58 mitigation improvements.

59 3. Information regarding estimated premium discounts,  
60 correlated to the current mitigation features and the  
61 recommended mitigation improvements identified by the  
62 inspection.

63 ~~(f)(e)~~ To qualify for selection by the department as a  
64 wind certification entity to provide hurricane mitigation  
65 inspections, the entity must, at a minimum, meet the following  
66 requirements:

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67 | 1. Use hurricane mitigation inspectors who are licensed or  
68 | certified as:

69 | a. A building inspector under s. 468.607;

70 | b. A general, building, or residential contractor under s.  
71 | 489.111;

72 | c. A professional engineer under s. 471.015;

73 | d. A professional architect under s. 481.213; or

74 | e. A home inspector under s. 468.8314 and who have  
75 | completed at least 3 hours of hurricane mitigation training  
76 | approved by the Construction Industry Licensing Board, which  
77 | training must include hurricane mitigation techniques,  
78 | compliance with the uniform mitigation verification form, and  
'9 | completion of a proficiency exam.

80 | 2. Use hurricane mitigation inspectors who also have  
81 | undergone drug testing and a background screening. The  
82 | department may conduct criminal record checks of inspectors used  
83 | by wind certification entities. Inspectors must submit a set of  
84 | fingerprints to the department for state and national criminal  
85 | history checks and must pay the fingerprint processing fee set  
86 | forth in s. 624.501. The fingerprints must be sent by the  
87 | department to the Department of Law Enforcement and forwarded to  
88 | the Federal Bureau of Investigation for processing. The results  
89 | must be returned to the department for screening. The  
90 | fingerprints must be taken by a law enforcement agency,  
91 | designated examination center, or other department-approved

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92 entity.

93 3. Provide a quality assurance program including a  
94 reinspection component.

95 ~~(d) An application for an inspection must contain a signed~~  
96 ~~or electronically verified statement made under penalty of~~  
97 ~~perjury that the applicant has submitted only a single~~  
98 ~~application for that home.~~

99 ~~(e) The owner of a site built, single family, residential~~  
100 ~~property or townhouse as defined in s. 481.203, for which a~~  
101 ~~homestead exemption has been granted, may apply for and receive~~  
102 ~~an inspection without also applying for a grant pursuant to~~  
103 ~~subsection (2) and without meeting the requirements of paragraph~~  
104 ~~(2)(a).~~

105 (2) HURRICANE MITIGATION GRANTS.—Financial grants shall be  
106 used by homeowners ~~to encourage single family, site built,~~  
107 ~~owner occupied, residential property owners~~ to make improvements  
108 recommended by an inspection which increase resistance retrofit  
109 ~~their properties to make them less vulnerable to hurricane~~  
110 ~~damage.~~

111 (a) ~~For~~ A homeowner is to be eligible for a hurricane  
112 mitigation grant if all of, the following criteria are must be  
113 met:

114 1. The home must be eligible for an inspection under  
115 subsection (1) ~~The homeowner must have been granted a homestead~~  
116 ~~exemption on the home under chapter 196.~~

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117 2. The home must be a dwelling with an insured value of  
118 \$700,000 or less. Homeowners who are low-income persons, as  
119 defined in s. 420.0004(11), are exempt from this requirement.

120 3. The home must undergo an acceptable hurricane  
121 mitigation inspection as provided in subsection (1).

122 4. The building permit application for initial  
123 construction of the home must have been made before January 1,  
124 2008.

125 5. The homeowner must agree to make his or her home  
126 available for inspection once a mitigation project is completed.

127 6. The homeowner must agree to provide to the department  
128 information received from the homeowner's insurer identifying  
129 the discounts realized by the homeowner because of the  
130 mitigation improvements funded through the program.

131 (b)1. An application for a grant must contain a signed or  
132 electronically verified statement made under penalty of perjury  
133 that the applicant has submitted only one grant a single  
134 application or that the application is allowed under  
135 subparagraph 2., and the application must have attached  
136 documents attached demonstrating that the applicant meets the  
137 requirements of this paragraph (a).

138 2. An applicant may submit a subsequent grant application  
139 if:

140 a. The original grant application was denied or withdrawn  
141 because the application contained errors or omissions;

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142 b. The original grant application was denied or withdrawn  
143 because the home did not meet the eligibility criteria for a  
144 grant at the time of the previous application, and the homeowner  
145 reasonably believes that the home now is eligible for a grant;

146 or

147 c. The program's eligibility requirements for a grant have  
148 changed since the original application date, and the applicant  
149 reasonably believes that he or she is an eligible homeowner  
150 under the new requirements.

151 3. A grant application must include a statement from the  
152 homeowner which contains the name and state license number of  
153 the contractor that the homeowner acknowledges as the intended  
154 contractor for the mitigation work. The program must  
155 electronically verify that the contractor's state license number  
156 is accurate and up to date before grant approval.

157 (c)-(b) All grants must be matched on the basis of \$1  
158 provided by the applicant for \$2 provided by the state up to a  
159 maximum state contribution of \$10,000 toward the actual cost of  
160 the mitigation project, except as provided in paragraph (h).

161 (d)-(e) The program shall create a process in which  
162 contractors agree to participate and homeowners select from a  
163 list of participating contractors. All hurricane mitigation  
164 performed under the program must be based upon the securing of  
165 all required local permits and inspections and must be performed  
166 by properly licensed contractors. Hurricane mitigation

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167 ~~inspectors qualifying for the program may also participate as~~  
168 ~~mitigation contractors as long as the inspectors meet the~~  
169 ~~department's qualifications and certification requirements for~~  
170 ~~mitigation contractors.~~

171 ~~(d) Matching fund grants shall also be made available to~~  
172 ~~local governments and nonprofit entities for projects that will~~  
173 ~~reduce hurricane damage to single-family, site-built, owner-~~  
174 ~~occupied, residential property. The department shall liberally~~  
175 ~~construe those requirements in favor of availing the state of~~  
176 ~~the opportunity to leverage funding for the My Safe Florida Home~~  
177 ~~Program with other sources of funding.~~

178 (e) When recommended by a hurricane mitigation inspection,  
179 grants for eligible homes may be used for the following  
180 improvements:

181 1. Opening protection, including exterior doors, garage  
182 doors, windows, and skylights.

183 2. ~~Exterior doors, including garage doors.~~

184 3. ~~Reinforcing roof-to-wall connections.~~

185 3.4. ~~Improving the strength of roof-deck attachments.~~

186 4.5. ~~Secondary water resistance barrier for roof.~~

187 (f) When recommended by a hurricane mitigation inspection,  
188 grants for townhouses, as defined in s. 481.203, may only be  
189 used for opening protection.

190 (g) The department may require that improvements be made  
191 to all openings, including exterior doors, and garage doors,

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192 windows, and skylights, as a condition of reimbursing a  
193 homeowner approved for a grant. The department may adopt, by  
194 rule, the maximum grant allowances for any improvement allowable  
195 under paragraph (e) or paragraph (f) ~~(e) or this paragraph.~~

196 ~~(g) Grants may be used on a previously inspected existing~~  
197 ~~structure or on a rebuild. A rebuild is defined as a site-built,~~  
198 ~~single-family dwelling under construction to replace a home that~~  
199 ~~was destroyed or significantly damaged by a hurricane and deemed~~  
200 ~~unlivable by a regulatory authority. The homeowner must be a~~  
201 ~~low-income homeowner as defined in paragraph (h), must have had~~  
202 ~~a homestead exemption for that home before the hurricane, and~~  
203 ~~must be intending to rebuild the home as that homeowner's~~  
204 ~~homestead.~~

205 (h) Low-income homeowners, as defined in s. 420.0004(11),  
206 who otherwise meet the applicable requirements of this  
207 subsection ~~paragraphs (a), (e), (e), and (g)~~ are eligible for a  
208 grant of up to \$10,000 and are not required to provide a  
209 matching amount to receive the grant. ~~The program may accept a~~  
210 ~~certification directly from a low-income homeowner that the~~  
211 ~~homeowner meets the requirements of s. 420.0004(11) if the~~  
212 ~~homeowner provides such certification in a signed or~~  
213 ~~electronically verified statement made under penalty of perjury.~~

214 (i)1. The department shall develop a process that ensures  
215 the most efficient means to collect and verify inspection  
216 applications and grant applications to determine eligibility.

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217 The department ~~and~~ may direct hurricane mitigation inspectors to  
218 collect and verify grant application information or use the  
219 Internet or other electronic means to collect information and  
220 determine eligibility.

221 2. The department shall prioritize the review and approval  
222 of such inspection applications and grant applications in the  
223 following order:

224 a. First, applications from low-income persons, as defined  
225 in s. 420.0004, who are at least 60 years old;

226 b. Second, applications from all other low-income persons,  
227 as defined in s. 420.0004;

228 c. Third, applications from moderate-income persons, as  
229 defined in s. 420.0004, who are at least 60 years old;

230 d. Fourth, applications from all other moderate-income  
231 persons, as defined in s. 420.0004; and

232 e. Last, all other applications.

233 3. The department shall start accepting inspection  
234 applications and grant applications no earlier than the  
235 effective date of a legislative appropriation funding  
236 inspections and grants, as follows:

237 a. Initially, from applicants prioritized under sub-  
238 subparagraph 2.a.;

239 b. From applicants prioritized under sub-subparagraph  
240 2.b., beginning 15 days after the program initially starts  
241 accepting applications;

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242 c. From applicants prioritized under sub-subparagraph  
243 2.c., beginning 30 days after the program initially starts  
244 accepting applications;

245 d. From applicants described in sub-subparagraph 2.d.,  
246 beginning 45 days after the program initially starts accepting  
247 applications; and

248 e. From all other applicants, beginning 60 days after the  
249 program initially starts accepting applications.

250 4. The program may accept a certification directly from a  
251 low-income homeowner or moderate-income homeowner who meets the  
252 requirements of s. 420.0004(11) or (12), respectively, if the  
253 homeowner provides such certification in a signed or  
254 electronically verified statement made under penalty of perjury.

255 (j) A homeowner who receives a grant shall finalize  
256 construction and request a final inspection, or request an  
257 extension for an additional 6 months, within 1 year after grant  
258 approval. If a homeowner fails to comply with this paragraph,  
259 his or her application is deemed abandoned and the grant money  
260 reverts to the department.

261 (3) REQUESTS FOR INFORMATION.—The department may request  
262 that an applicant provide additional information. An application  
263 is deemed withdrawn by the applicant if the department does not  
264 receive a response to its request for additional information  
265 within 60 days after the notification of any apparent error or  
266 omission.

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**T I T L E   A M E N D M E N T**

Remove lines 9-32 and insert:

application under certain conditions; authorizing applicants who meet specified requirements to receive a home inspection under the program without being eligible for, or applying for, a grant; specifying eligibility requirements for hurricane mitigation grants; revising application requirements for hurricane mitigation grants; authorizing an applicant to submit a subsequent hurricane mitigation grant application under certain conditions; requiring that a grant application include certain information; deleting and revising provisions relating to the selection of hurricane mitigation inspectors and contractors; deleting the requirement that matching fund grants be made available to certain entities; revising improvements that grants for eligible homes may be used; deleting the authorization to use grants on rebuilds; requiring the Department of Financial Services to develop a process that ensures the most efficient means to collect and verify inspection applications; requiring the department to prioritize the review and approval of inspection and grant applications in a specified order; requiring the department to start accepting inspection and grant applications as specified in the act; requiring homeowners to finalize construction and make certain

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292 requests within a specified time; providing that an application  
293 is deemed abandoned under certain circumstances; authorizing the  
294 department to request certain information; providing that an  
295 application is considered withdrawn under certain circumstances

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COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	— (Y/N)
ADOPTED AS AMENDED	— (Y/N)
ADOPTED W/O OBJECTION	✓ (Y/N)
FAILED TO ADOPT	— (Y/N)
WITHDRAWN	— (Y/N)
OTHER	_____

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

3 Representative Tuck offered the following:

4

5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

7 Section 1. Section 624.604, Florida Statutes, is amended to  
 8 read:

9 624.604 "Property insurance" defined.—"Property insurance"  
 10 is insurance on real or personal property of every kind and of  
 11 every interest therein, whether on land, water, or in the air,  
 12 against loss or damage from any and all hazard or cause, and  
 13 against loss consequential upon such loss or damage, other than  
 14 noncontractual legal liability for any such loss or damage.  
 15 Property insurance includes pet insurance that provides coverage  
 16 for accidents and for illnesses or diseases of pets. Property

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17 insurance may contain a provision for accidental death or injury  
18 as part of a multiple peril homeowner's policy. Such insurance,  
19 which is incidental to the property insurance, is not subject to  
20 the provisions of this code applicable to life or health  
21 insurance. Property insurance does not include title insurance,  
22 as defined in s. 624.608.

23 Section 2. Paragraph (hh) is added to subsection (1) of  
24 section 626.9541, Florida Statutes, to read:

25 626.9541 Unfair methods of competition and unfair or  
26 deceptive acts or practices defined.—

27 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE  
28 ACTS.—The following are defined as unfair methods of competition  
29 and unfair or deceptive acts or practices:

30 (hh) Sales practices for pet wellness programs.—

31 1. A pet insurance agent may not market a wellness program  
32 as pet insurance.

33 2. If a wellness program is sold by a pet insurance agent:

34 a. The purchase of the wellness program may not be a  
35 prerequisite to the purchase of pet insurance;

36 b. The costs of the wellness program must be separate and  
37 identifiable from any pet insurance policy sold by the pet  
38 insurance agent;

39 c. The terms and conditions of the wellness program must be  
40 separate from any pet insurance policy sold by the agent;

41 d. The products or coverages available through the wellness  
42 program may not duplicate the products or coverages available



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43 through the pet insurance policy; and

44 e. The advertising of the wellness program must not be  
45 misleading.

46 Section 3. Section 627.71545, Florida Statutes, is created  
47 to read:

48 627.71545 Pet insurance; noninsurance wellness programs.—

49 (1) This section may be cited as the "Pet Insurance Act."

50 (2) The purpose of this section is to promote the public  
51 welfare by creating a comprehensive regulatory framework within  
52 which pet insurance may be sold in this state.

53 (3) This section applies to all of the following:

54 (a) Pet insurance policies that are issued to any resident  
55 of this state or that are sold, solicited, negotiated, or  
56 offered in this state.

57 (b) Pet insurance policies or certificates that are  
58 delivered or issued for delivery in the state.

59 (4) (a) This section may not be construed to prohibit or  
60 limit the types of exclusions pet insurers may use in their  
61 policies or to require pet insurers to include in such policies  
62 any of the limitations or exclusions specified in subsection  
63 (9).

64 (b) All other applicable provisions of the Florida  
65 Insurance Code apply to pet insurance, except that this section  
66 supersedes any general provisions of the Florida Insurance Code  
67 which otherwise apply to pet insurance.

68 (5) (a) As used in this section, the term:

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69 1. "Chronic condition" means a condition that can be  
70 treated or managed, but not cured.

71 2. "Congenital anomaly or disorder" means a condition that  
72 is present from birth, whether inherited or caused by the  
73 environment, and that may cause or contribute to illness or  
74 disease.

75 3. "Hereditary disorder" means an abnormality that is  
76 genetically transmitted from parent to offspring and may cause  
77 illness or disease.

78 4. "Orthopedic" refers to a condition that affects the  
79 bones, skeletal muscle, cartilage, tendons, ligaments, or  
80 joints. Orthopedic conditions include, but are not limited to,  
81 elbow dysplasia, hip dysplasia, intervertebral disc  
82 degeneration, patellar luxation, and cranial cruciate ligament  
83 rupture but do not include any cancer or any metabolic,  
84 hematopoietic, or autoimmune disease.

85 5. "Pet insurance" means an insurance policy that provides  
86 coverage for accidents and for illnesses and diseases of pets.  
87 Such insurance reimburses a policyholder for expenses associated  
88 with medical advice, diagnosis, care, or treatment provided by a  
89 veterinarian, including, but not limited to, the cost of drugs  
90 prescribed by the veterinarian.

91 6. "Pet insurance policy" or "policy" includes pet  
92 insurance certificates.

93 7. "Preexisting condition" means a condition for which any  
94 of the following is true before the effective date or during a

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95 waiting period applicable to a pet insurance policy:

96 a. A veterinarian provided medical advice.

97 b. The pet received previous treatment.

98 c. Based on information from verifiable sources, the pet  
99 had signs or symptoms directly related to the condition for  
100 which a claim is being made.

101  
102 A condition for which coverage is afforded on a policy is not  
103 deemed to be a preexisting condition on any renewal of the  
104 policy.

105 8. "Renewal" means the issuance and delivery at the end of  
106 an insurance policy period of a policy that supersedes the  
107 policy previously issued and delivered by the same pet insurer  
08 or affiliated pet insurer and that provides types and limits of  
109 coverage substantially similar to those contained in the policy  
110 being superseded.

111 9. "Veterinarian" means a health care practitioner who is  
112 licensed to engage in the practice of veterinary medicine in  
113 Florida under chapter 474.

114 10. "Waiting period" means the period of time specified in  
115 a pet insurance policy which is required to run before some or  
116 all of the coverage in the policy may begin. This period may not  
117 be applied to renewals of existing coverage.

118 11. "Wellness program" means a subscription or  
119 reimbursement-based program that is separate from an insurance  
120 policy and that provides goods and services to promote the

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121 general health, safety, or well-being of the covered pet. If the  
122 subscription or program includes language such as "undertakes to  
123 indemnify another," "pays a specified amount upon determinable  
124 contingencies," or "provides coverage for a fortuitous event,"  
125 the subscription or program is transacting in the business of  
126 insurance and is subject to the Florida Insurance Code. This  
127 definition is not intended to classify a contract directly  
128 between a service provider and a pet owner which involves only  
129 the two parties as being the business of insurance, unless other  
130 indications of insurance also exist.

131 (b) If a pet insurer uses any of the terms defined in  
132 paragraph (a) in a pet insurance policy, the pet insurer must  
133 use the definition of each term as provided in paragraph (a) and  
134 must include each such definition in the policy. The pet insurer  
135 must also make such definitions available through a clear and  
136 conspicuous link on the main page of the website of the pet  
137 insurer or the pet insurer's program administrator.

138 (6) (a) A pet insurer transacting pet insurance must  
139 disclose the following to pet insurance applicants and  
140 policyholders:

141 1. Whether the policy excludes coverage due to any of the  
142 following:

- 143 a. A chronic condition;  
144 b. A congenital anomaly or disorder;  
145 c. A hereditary disorder; or  
146 d. A preexisting condition.

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147 2. If the policy includes any other exclusions not listed  
148 in subparagraph 1., the pet insurer must state the following in  
149 the disclosure: "Other exclusions may apply. Please refer to the  
150 exclusions section of the policy for more information."

151 3. Any policy provision that limits coverage through a  
152 waiting period, a deductible, a coinsurance payment, or an  
153 annual or lifetime policy limit. Waiting periods and applicable  
154 requirements must be clearly and prominently disclosed to  
155 applicants before the policy purchase.

156 4. Whether the pet insurer reduces coverage or increases  
157 premium based on the policyholder's claim history, the age of  
158 the covered pet, or a change in the geographic location of the  
159 policyholder.

160 5. Whether the underwriting company differs from the brand  
161 name used to market and sell the pet insurance.

162 (b) Before issuing a pet insurance policy, a pet insurer  
163 shall, through a clear and conspicuous link on the main page of  
164 the pet insurer's or the pet insurer's program administrator's  
165 website, provide a summary description of the basis or formula  
166 for the pet insurer's determination of claim payments under the  
167 policy.

168 1. A pet insurer that uses a benefit schedule to determine  
169 claim payments under a pet insurance policy must clearly  
170 disclose both of the following:

171 a. The applicable benefit schedule in the policy.

172 b. All benefit schedules used by the pet insurer under its

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173 pet insurance policies through a clear and conspicuous link on  
174 the main page of the pet insurer's or pet insurer's program  
175 administrator's website.

176 2. A pet insurer that determines claim payments under a pet  
177 insurance policy based on usual and customary fees, or any other  
178 reimbursement limitation based on prevailing veterinary service  
179 provider charges, shall do both of the following:

180 a. Include a usual and customary fee limitation provision  
181 in the policy which clearly describes the pet insurer's basis or  
182 formula for determining usual and customary fees and the manner  
183 in which that basis or formula is applied in calculating claim  
184 payments.

185 b. Disclose the pet insurer's basis for determining usual  
186 and customary fees through a clear and conspicuous link on the  
187 main page of the pet insurer's or pet insurer's program  
188 administrator's website.

189 (c) If any medical examination of the pet by a veterinarian  
190 is required to effectuate coverage, the pet insurer must clearly  
191 and conspicuously disclose any requirement for the examination  
192 before the policy is purchased and must disclose that  
193 examination documentation may result in a preexisting condition  
194 exclusion.

195 (d) A pet insurer shall create a summary of all policy  
196 disclosures required in paragraphs (a), (b), and (c) in a  
197 separate document titled "Insurer Disclosure of Important Policy  
198 Provisions." The pet insurer shall post the document through a

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199 clear and conspicuous link on the main page of the pet insurer's  
200 or pet insurer's program administrator's website.

201 (e) At the time a pet insurance policy is issued or  
202 delivered to a policyholder, the pet insurer shall provide the  
203 policyholder with a copy of the Insurer Disclosure of Important  
204 Policy Provisions document required under paragraph (d), in at  
205 least 12-point type. At such time, the pet insurer shall also  
206 include a written disclosure with all of the following:

207 1. Contact information for the Division of Consumer  
208 Services of the department, including a link and toll-free  
209 telephone number, for consumers to submit inquiries and  
210 complaints relating to pet insurance products regulated by the  
211 department or office.

12 2. The address and customer service telephone number of the  
213 pet insurance agent.

214 (f) The disclosures required in this subsection are in  
215 addition to any other disclosures required by the insurance code  
216 or rules prescribed by the commission.

217 (7) Unless the policyholder has filed a claim under the pet  
218 insurance policy, a pet insurance applicant or policyholder may  
219 examine and return the policy or rider to the pet insurer or pet  
220 insurance agent or broker within 30 days after the applicant or  
221 policyholder obtains the receipt and is entitled to the premium  
222 refunded if, after examining the policy or rider, he or she is  
223 not satisfied for any reason.

224 (8) A pet insurance policy and rider must have a notice

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225 prominently printed on or attached to the first page which  
226 includes specific instructions to accomplish a return, in type  
227 at least as large as any type appearing on the policy or rider  
228 contract and in substantially the following language:

229  
230 You have 30 days from the day you receive this policy,  
231 certificate, or rider to review it and return it to  
232 the company if you decide not to keep it. You do not  
233 have to tell the company why you are returning it. If  
234 you decide not to keep policy, certificate, or rider,  
235 simply return it to the company at its administrative  
236 office or return it to the insurance agent or broker  
237 who you bought it from as long as you have not filed a  
38 claim. You must return policy, certificate, or rider  
239 within 30 days after the day you first received it in  
240 order to receive a refund. The company must refund the  
241 full amount of any premium paid within 30 days after  
242 it receives the returned policy, certificate, or  
243 rider. The premium refund will be sent directly to the  
244 person who paid it. The policy, certificate, or rider  
245 will be void as if it had never been issued.

246  
247 (9) (a) A pet insurer may issue a policy that excludes  
248 coverage on the basis of one or more preexisting conditions with  
249 appropriate written disclosure to the applicant or policyholder.  
250 The pet insurer has the burden of proving that the preexisting



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251 condition exclusion applies to the condition for which a claim  
252 is being made.

253 (b)1. A pet insurer may issue a policy imposing a waiting  
254 period before the effective date of a new policy which does not  
255 exceed 30 days for illnesses or diseases or for orthopedic  
256 conditions not resulting from an accident. A pet insurer may not  
257 issue a policy imposing a waiting period for accidents.

258 2. A pet insurer issuing a policy that imposes a waiting  
259 period must include a provision in its contract which allows the  
260 waiting period to be waived upon completion of a medical  
261 examination of the pet by a veterinarian. The pet insurer may  
262 require the examination to be conducted by a veterinarian after  
263 the purchase of the policy.

264 a. A medical examination required under this subparagraph  
265 must be paid for by the policyholder, unless the policy  
266 specifies that the pet insurer will pay for the examination.

267 b. A pet insurer may specify requirements for the  
268 examination and require documentation that the requirements have  
269 been satisfied, provided that the specifications do not  
270 unreasonably restrict the ability of the applicant or  
271 policyholder to waive the waiting period.

272 (c) A pet insurer may not require a medical examination of  
273 the covered pet for the policyholder to renew a policy.

274 (d) If a pet insurer includes any prescriptive, wellness,  
275 or noninsurance benefit in the policy form, the benefit is made  
276 part of the policy contract and must comply with all of the

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277 applicable provisions of the Florida Insurance Code.

278 (e) An applicant's eligibility to purchase a pet insurance  
279 policy may not be based on his or her participation, or lack of  
280 participation, in a separate wellness program.

281 (10)(a) Pet insurers must ensure that its agents are  
282 trained on the topics specified in paragraph (b) and that its  
283 agents have been appropriately trained on the coverages and  
284 conditions of its pet insurance products.

285 (b) The training required under this subsection must  
286 include information on all of the following topics:

287 1. Preexisting conditions and waiting periods.

288 2. The differences between pet insurance and noninsurance  
289 wellness programs.

290 3. Chronic conditions, congenital anomalies or disorders,  
291 and hereditary disorders and the way pet insurance policies  
292 address those conditions or disorders.

293 4. Rating, underwriting, renewal, and other related  
294 administrative topics.

295 (11) The commission may adopt rules necessary to administer  
296 this section.

297 Section 4. This act shall take effect January 1, 2025.

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299

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301

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**T I T L E   A M E N D M E N T**

Remove lines 3-41 and insert:

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1465 (2024)

Amendment No. 1

302 programs; amending s. 624.604, F.S.; revising the definition of  
303 the term "property insurance"; amending s. 626.9541, F.S.;  
304 providing that certain practices related to pet wellness  
305 programs are unfair methods of competition and unfair or  
306 deceptive acts or practices; creating s. 627.71545, F.S.;  
307 providing a short title; providing the purpose of the act;  
308 providing applicability; providing construction; defining terms;  
309 requiring pet insurers that use such defined terms in their pet  
310 insurance policies to use the statutory definition in their  
311 policies; requiring pet insurers to also make such definitions  
312 available on their website or their program administrator's  
313 website; requiring pet insurers to make certain disclosures to  
314 pet insurance applicants and policyholders; requiring pet  
315 insurers to provide a summary of their bases or formulas for  
316 determination of claim payments under a pet insurance policy on  
317 their website or their program administrator's website;  
318 requiring pet insurers to disclose certain requirements for  
319 required medical examinations of a pet by a veterinarian;  
320 requiring pet insurers to create a document with a summary of  
321 certain disclosures, to post such document on their website or  
322 their program administrator's website, and, upon issuance or  
323 delivery of a policy to a policyholder, to provide the  
324 disclosure document to the policyholder; requiring additional  
325 written disclosures; providing that certain required disclosures  
326 are in addition to disclosures required by the insurance code or

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Bill No. HB 1465 (2024)

Amendment No. 1

327 Financial Services Commission rule; authorizing pet insurance  
328 applicants and policyholders to examine and return insurance  
329 policies and riders under certain circumstances; requiring that  
330 premiums be refunded under certain circumstances; requiring that  
331 pet insurance policies and riders have a specified notice  
332 printed on or attached to the first page; authorizing pet  
333 insurers to issue policies that exclude coverage on the basis of  
334 preexisting conditions with appropriate written disclosure to  
335 the applicant or policyholder; providing that the pet insurer  
336 has a specified burden of proof with regard to such exclusions;  
337 authorizing pet insurers to issue policies that impose a waiting  
338 period of up to a specified period of time for specified  
339 illnesses, diseases, or conditions; prohibiting pet insurers  
340 from issuing policies imposing a waiting period for accidents;  
341 requiring pet insurers who issue a policy that imposes a waiting  
342 period to include a provision allowing for waiver of the waiting  
343 period upon completion of a medical examination of the covered  
344 pet by a veterinarian; authorizing pet insurers to require an  
345 examination to be conducted by a veterinarian after the purchase  
346 of the policy; imposing a requirement and making an  
347 authorization related to such examination; prohibiting a pet  
348 insurer from requiring a medical examination of the covered pet  
349 to renew a policy; requiring that certain benefits comply with  
350 certain provisions of the Florida Insurance Code; prohibiting  
351 insurance applicants' eligibility from being based on

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1465 (2024)

Amendment No. 1

352 participation or lack of participation in wellness programs;  
353 requiring pet insurers to ensure that its agents are trained on  
354 specified topics; providing rulemaking authority; providing an  
355 effective date.

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

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

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

3 Representative Stevenson 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 624.3161, Florida  
 8 Statutes, is amended to read:

9 624.3161 Market conduct examinations.—

10 (1) As often as it deems necessary, The office shall  
 11 examine each licensed rating organization, each advisory  
 12 organization, each group, association, carrier, as defined in s.  
 13 440.02, or other organization of insurers which engages in joint  
 14 underwriting or joint reinsurance, the attorney in fact of each  
 15 reciprocal insurer, and each authorized insurer transacting in  
 16 this state any class of insurance to which ~~the provisions of~~

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

17 chapter 627 ~~is are~~ applicable. The examination must ~~shall~~ be for  
18 the purpose of ascertaining compliance by the person examined  
19 with the applicable provisions of chapters 440, 624, 626, 627,  
20 and 635.

21 Section 2. Paragraph (a) of subsection (10) of section  
22 624.424, Florida Statutes, is amended to read:

23 624.424 Annual statement and other information.—

24 (10)(a) Each insurer or insurer group doing business in  
25 this state shall file, on a monthly ~~quarterly~~ basis in  
26 conjunction with financial reports required by paragraph (1)(a),  
27 a supplemental report on an individual and group basis on a form  
28 prescribed by the commission with information on personal lines  
29 and commercial lines residential property insurance policies in  
30 this state. The supplemental report must ~~shall~~ include separate  
31 information for personal lines property policies and for  
32 commercial lines property policies and totals for each item  
33 specified, including premiums written for each of the property  
34 lines of business as described in ss. 215.555(2)(c) and  
35 627.351(6)(a). The report must ~~shall~~ include the following  
36 information for each zip code ~~county on a monthly basis~~:

- 37 1. Total number of policies in force at the end of each  
38 month.
- 39 2. Total number of policies canceled.
- 40 3. Total number of policies nonrenewed.
- 41 4. Number of policies canceled due to hurricane risk.

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

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- 42 5. Number of policies nonrenewed due to hurricane risk.  
43 6. Number of new policies written.  
44 7. Total dollar value of structure exposure under policies  
45 that include wind coverage.  
46 8. Number of policies that exclude wind coverage.  
47 9. Number of claims open each month.  
48 10. Number of claims closed each month.  
49 11. Number of claims pending each month.  
50 12. Number of claims in which either the insurer or  
51 insured invoked any form of alternative dispute resolution, and  
52 specifying which form of alternative dispute resolution was  
53 used.

54 Section 3. Section 624.4305, Florida Statutes, is amended  
55 to read:

56 624.4305 Nonrenewal of residential property insurance  
57 policies.—Any insurer planning to nonrenew more than 10,000  
58 residential property insurance policies in this state within a  
59 12-month period shall give notice in writing to the Office of  
60 Insurance Regulation for informational purposes 90 days before  
61 the issuance of any notices of nonrenewal. The notice provided  
62 to the office must set forth the insurer's reasons for such  
63 action, the effective dates of nonrenewal, and any arrangements  
64 made for other insurers to offer coverage to affected  
65 policyholders. The commission may adopt rules to administer this  
66 section.

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67 Section 4. Paragraph (d) of subsection (1) of section  
68 624.46226, Florida Statutes, is amended to read:

69 624.46226 Public housing authorities self-insurance funds;  
70 exemption for taxation and assessments.—

71 (1) Notwithstanding any other provision of law, any two or  
72 more public housing authorities in the state as defined in  
73 chapter 421 may form a self-insurance fund for the purpose of  
74 pooling and spreading liabilities of its members as to any one  
75 or combination of casualty risk or real or personal property  
76 risk of every kind and every interest in such property against  
77 loss or damage from any hazard or cause and against any loss  
78 consequential to such loss or damage, provided the self-  
79 insurance fund that is created:

80 (d) Maintains a continuing program of excess insurance  
81 coverage and reinsurance ~~reserve evaluation~~ to protect the  
82 financial stability of the fund ~~in an amount and manner~~  
83 ~~determined by a qualified and independent actuary.~~ The program  
84 must, at a minimum, this program must:

85 1. Include a net retention in an amount and manner  
86 selected by the administrator, ratified by the governing body,  
87 and certified by a qualified actuary;

88 2. Include reinsurance or ~~Purchase~~ excess insurance from  
89 authorized insurance carriers or eligible surplus lines  
90 insurers; ~~and-~~

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91 3. Be certified by a qualified and independent actuary as  
92 to the program's adequacy. This certification must be submitted  
93 simultaneously with the certifications required under paragraphs  
94 (b) and (c).

95 ~~2. Retain a per-loss occurrence that does not exceed~~  
96 ~~\$350,000.~~

97  
98 A for-profit or not-for-profit corporation, limited liability  
99 company, or other similar business entity in which a public  
100 housing authority holds an ownership interest or participates in  
101 its governance under s. 421.08(8) may join a self-insurance fund  
102 formed under this section in which such public housing authority  
103 participates. Such for-profit or not-for-profit corporation,  
104 limited liability company, or other similar business entity may  
105 join the self-insurance fund solely to insure risks related to  
106 public housing.

107 Section 5. Subsection (2) of section 626.9201, Florida  
108 Statutes, is amended to read:

109 626.9201 Notice of cancellation or nonrenewal.—

110 (2) An insurer issuing a policy providing coverage for  
111 property, casualty, surety, or marine insurance must give the  
112 named insured written notice of cancellation or termination  
113 other than nonrenewal at least 45 days before the effective date  
114 of the cancellation or termination, including in the written

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115 notice the reasons for the cancellation or termination, except  
116 that:

117 (a) If cancellation is for nonpayment of premium, at least  
118 10 days' written notice of cancellation accompanied by the  
119 reason for cancellation must be given. As used in this  
120 paragraph, the term "nonpayment of premium" means the failure of  
121 the named insured to discharge when due any of his or her  
122 obligations in connection with the payment of premiums on a  
123 policy or an installment of such a premium, whether the premium  
124 or installment is payable directly to the insurer or its agent  
125 or indirectly under any plan for financing premiums or extension  
126 of credit or the failure of the named insured to maintain  
127 membership in an organization if such membership is a condition  
128 precedent to insurance coverage. The term also includes the  
129 failure of a financial institution to honor the check of an  
130 applicant for insurance which was delivered to a licensed agent  
131 for payment of a premium, even if the agent previously delivered  
132 or transferred the premium to the insurer. If a correctly  
133 dishonored check represents payment of the initial premium, the  
134 contract and all contractual obligations are void ab initio  
135 unless the nonpayment is cured within the earlier of 5 days  
136 after actual notice by certified mail is received by the  
137 applicant or 15 days after notice is sent to the applicant by  
138 certified mail or registered mail, and, if the contract is void,

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139 any premium received by the insurer from a third party must  
140 ~~shall~~ be refunded to that party in full; ~~and~~

141 (b) If cancellation or termination occurs during the first  
142 90 days during which the insurance is in force and if the  
143 insurance is canceled or terminated for reasons other than  
144 nonpayment, at least 20 days' written notice of cancellation or  
145 termination accompanied by the reason for cancellation or  
146 termination must be given, except if there has been a material  
147 misstatement or misrepresentation or failure to comply with the  
148 underwriting requirements established by the insurer; and-

149 (c)1. Upon a declaration of an emergency pursuant to s.  
150 252.36 and the filing of an order by the Commissioner of  
151 Insurance Regulation, an insurer may not cancel or nonrenew a  
152 personal residential or commercial residential property  
153 insurance policy covering a dwelling or residential property  
154 located in this state which has been damaged as a result of a  
155 hurricane or wind loss that is the subject of the declaration of  
156 emergency for 90 days after the dwelling or residential property  
157 has been repaired. A dwelling or residential property is deemed  
158 to be repaired when substantially completed and restored to the  
159 extent that the dwelling or residential property is insurable by  
160 another insurer that is writing policies in this state.

161 2. An insurer or agent may cancel or nonrenew such a  
162 policy before the repair of the dwelling or residential  
163 property:

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164 a. Upon 10 days' notice for nonpayment of premium; or  
165 b. Upon 45 days' notice:  
166 (I) For a material misstatement or fraud related to the  
167 claim;

168 (II) If the insurer determines that the insured has  
169 unreasonably caused a delay in the repair of the dwelling or  
170 residential property;

171 (III) If the insurer or its agent has made a reasonable  
172 written inquiry to the insured as to the status of the repair  
173 and the insured has failed within 30 calendar days to provide  
174 information that is responsive to the inquiry to either the  
175 address or e-mail account designated by the insurer or its  
176 agent; or

177 (IV) If the insurer has paid policy limits.

178 3. If the insurer elects to nonrenew a policy covering a  
179 dwelling or residential property that has been damaged, the  
180 insurer must provide at least 90 days' notice to the insured  
181 that the insurer intends to nonrenew the policy 90 days after  
182 the property has been repaired.

183 4. This paragraph does not prevent the insurer from  
184 canceling or nonrenewing the policy 90 days after the repair is  
185 completed for the same reasons the insurer would otherwise have  
186 canceled or nonrenewed the policy but for the limitations  
187 imposed in subparagraph 1.

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188       5. The commission may adopt rules, and the Commissioner of  
189 Insurance Regulation may issue orders, necessary to implement  
190 this paragraph.

191       Section 6. Paragraph (j) of subsection (2) of section  
192 627.062, Florida Statutes, is amended to read:

193       627.062 Rate standards.—

194       (2) As to all such classes of insurance:

195       (j) With respect to residential property insurance rate  
196 filings, the rate filing:

197       1. Must account for mitigation measures undertaken by  
198 policyholders to reduce hurricane losses and windstorm losses.

199       2. May use a modeling indication that is the weighted or  
200 straight average of two or more hurricane loss projection models  
201 found by the Florida Commission on Hurricane Loss Projection  
202 Methodology to be accurate or reliable pursuant to s. 627.0628.

203 If an averaged model is used under this section, the same  
204 averaged model must be used throughout this state. If a weighted  
205 average is used, the insurer must provide the office with a  
206 justification for using the weighted average which shows that  
207 the weighted average results in a rate that is reasonable,  
208 adequate, and fair.

209  
210 The provisions of this subsection do not apply to workers'  
211 compensation, employer's liability insurance, and motor vehicle  
212 insurance.

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213 Section 7. Paragraph (n) of subsection (6) of section  
214 627.351, Florida Statutes, is amended to read:  
215 627.351 Insurance risk apportionment plans.—  
216 (6) CITIZENS PROPERTY INSURANCE CORPORATION.—  
217 (n)1. Rates for coverage provided by the corporation must  
218 be actuarially sound pursuant to s. 627.062 and not competitive  
219 with approved rates charged in the admitted voluntary market so  
220 that the corporation functions as a residual market mechanism to  
221 provide insurance only when insurance cannot be procured in the  
222 voluntary market, except as otherwise provided in this  
223 paragraph. The office shall provide the corporation such  
224 information as would be necessary to determine whether rates are  
225 competitive. The corporation shall file its recommended rates  
226 with the office at least annually. The corporation shall provide  
227 any additional information regarding the rates which the office  
228 requires. The office shall consider the recommendations of the  
229 board and issue a final order establishing the rates for the  
230 corporation within 45 days after the recommended rates are  
231 filed. The corporation may not pursue an administrative  
232 challenge or judicial review of the final order of the office.  
233 2. In addition to the rates otherwise determined pursuant  
234 to this paragraph, the corporation shall impose and collect an  
235 amount equal to the premium tax provided in s. 624.509 to  
236 augment the financial resources of the corporation.

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237 3. After the public hurricane loss-projection model under  
238 s. 627.06281 has been found to be accurate and reliable by the  
239 Florida Commission on Hurricane Loss Projection Methodology, the  
240 model shall be considered when establishing the windstorm  
241 portion of the corporation's rates. The corporation may use the  
242 public model results in combination with the results of private  
243 models to calculate rates for the windstorm portion of the  
244 corporation's rates. This subparagraph does not require or allow  
245 the corporation to adopt rates lower than the rates otherwise  
246 required or allowed by this paragraph.

247 4. The corporation must make a recommended actuarially  
248 sound rate filing for each personal and commercial line of  
9 business it writes.

250 5. Notwithstanding the board's recommended rates and the  
251 office's final order regarding the corporation's filed rates  
252 under subparagraph 1., the corporation shall annually implement  
253 a rate increase which, except for sinkhole coverage, does not  
254 exceed the following for any single policy issued by the  
255 corporation, excluding coverage changes and surcharges:

- 256 a. Twelve percent for 2023.
- 257 b. Thirteen percent for 2024.
- 258 c. Fourteen percent for 2025.
- 259 d. Fifteen percent for 2026 and all subsequent years.



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260 6. The corporation may also implement an increase to  
261 reflect the effect on the corporation of the cash buildup factor  
262 pursuant to s. 215.555(5)(b).

263 7. The corporation's implementation of rates as prescribed  
264 in subparagraphs 5. and 8. shall cease for any line of business  
265 written by the corporation upon the corporation's implementation  
266 of actuarially sound rates. Thereafter, the corporation shall  
267 annually make a recommended actuarially sound rate filing that  
268 is not competitive with approved rates in the admitted voluntary  
269 market for each commercial and personal line of business the  
270 corporation writes.

271 8. ~~The following~~ New or renewal personal lines policies  
'2 that do not cover a primary residence ~~written on or after~~  
273 ~~November 1, 2023,~~ are not subject to the rate increase  
274 limitations in subparagraph 5., but may not be charged more than  
275 50 percent above, nor less than, the prior year's established  
276 rate for the corporation.

277 a. ~~Policies that do not cover a primary residence;~~

278 b. ~~New policies under which the coverage for the insured~~  
279 ~~risk, before the date of application with the corporation, was~~  
280 ~~last provided by an insurer determined by the office to be~~  
281 ~~unsound or an insurer placed in receivership under chapter 631,~~  
282 ~~or~~

283 c. ~~Subsequent renewals of those policies, including the~~  
284 ~~new policies in sub-subparagraph b., under which the coverage~~

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285 ~~for the insured risk, before the date of application with the~~  
286 ~~corporation, was last provided by an insurer determined by the~~  
287 ~~office to be unsound or an insurer placed in receivership under~~  
288 ~~chapter 631.~~

289 9. As used in this paragraph, the term "primary residence"  
290 means the dwelling that is the policyholder's primary home or is  
291 a rental property that is the primary home of the tenant, and  
292 which the policyholder or tenant occupies for more than 9 months  
293 of each year.

294 Section 8. Section 628.011, Florida Statutes, is amended  
295 to read:

296 628.011 Scope of part.—This part applies only to domestic  
297 ~~stock~~ insurers, mutual insurers, and captive insurers, except  
298 that s. 628.341(2) applies also as to foreign and alien  
299 insurers.

300 Section 9. Section 628.061, Florida Statutes, is amended  
301 to read:

302 628.061 Investigation of proposed organization.—In  
303 connection with any proposal to organize or incorporate a  
304 domestic insurer, the office shall make an investigation of:

305 (1) The character, reputation, financial standing, and  
306 motives of the organizers, incorporators, and subscribers  
307 organizing the proposed insurer or any attorney in fact.

308 (2) The character, financial responsibility, insurance  
309 experience, and business qualifications of its proposed

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310 officers, members of its subscribers' advisory committee, or  
311 officers of its attorney in fact.

312 (3) The character, financial responsibility, business  
313 experience, and standing of the proposed stockholders and  
314 directors, including the stockholders and directors of any  
315 attorney in fact.

316 Section 10. Subsections (1), (2), and (5) of section  
317 628.801, Florida Statutes, are amended to read:

318 628.801 Insurance holding companies; registration;  
319 regulation.—

320 (1) An insurer that is authorized to do business in this  
321 state and that is a member of an insurance holding company  
322 shall, on or before April 1 of each year, register with the  
323 office and file a registration statement and be subject to  
324 regulation with respect to its relationship to the holding  
325 company as provided by law or rule. The commission shall adopt  
326 rules establishing the information and statement form required  
327 for registration and the manner in which registered insurers and  
328 their affiliates are regulated. The rules apply to domestic  
329 insurers, foreign insurers, and commercially domiciled insurers,  
330 except for foreign insurers domiciled in states that are  
331 currently accredited by the NAIC. Except to the extent of any  
332 conflict with this code, the rules must include all requirements  
333 and standards of the Insurance Holding Company System Model  
334 Regulation and ss. 4 and 5 of the Insurance Holding Company

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335 System Regulatory Act ~~and the Insurance Holding Company System~~  
336 ~~Model Regulation~~ of the NAIC, as adopted in December 2020 ~~2010~~.  
337 The commission may adopt subsequent amendments thereto if the  
338 methodology remains substantially consistent. The rules may  
339 include a prohibition on oral contracts between affiliated  
340 entities. Material transactions between an insurer and its  
341 affiliates must ~~shall~~ be filed with the office as provided by  
342 rule.

343 (2) ~~Effective January 1, 2015,~~ The ultimate controlling  
344 person of every insurer subject to registration shall also file  
345 an annual enterprise risk report on or before April 1. As used  
346 in this subsection, the term "ultimate controlling person" means  
17 a person who is not controlled by any other person. The report  
348 must, to the best of the ultimate controlling person's knowledge  
349 and belief, ~~must~~ identify the material risks within the  
350 insurance holding company system that could pose enterprise risk  
351 to the insurer. The report must ~~shall~~ be filed with the lead  
352 state office of the insurance holding company system as  
353 determined by the procedures within the Financial Analysis  
354 Handbook adopted by the NAIC and is confidential and exempt from  
355 public disclosure as provided in s. 624.4212.

356 (a) An insurer may satisfy this requirement by providing  
357 the office with the most recently filed parent corporation  
358 reports that have been filed with the Securities and Exchange

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359 Commission which provide the appropriate enterprise risk  
360 information.

361 (b) The term "enterprise risk" means an activity,  
362 circumstance, event, or series of events involving one or more  
363 affiliates of an insurer which, if not remedied promptly, are  
364 likely to have a materially adverse effect upon the financial  
365 condition or liquidity of the insurer or its insurance holding  
366 company system as a whole, including anything that would cause  
367 the insurer's risk-based capital to fall into company action  
368 level as set forth in s. 624.4085 or would cause the insurer to  
369 be in a hazardous financial condition.

370 (c) The office may adopt rules for filing the annual  
'1 enterprise risk report in accordance with the Insurance Holding  
372 Company System Regulatory Act and the Insurance Holding Company  
373 System Model Regulation of the NAIC, as adopted in December  
374 2020.

375 (5) ~~Effective January 1, 2015,~~ The failure to file a  
376 registration statement, or a summary of the registration  
377 statement, or the enterprise risk filing report required by this  
378 section within the time specified for filing is a violation of  
379 this section.

380 Section 11. Section 629.011, Florida Statutes, is amended  
381 to read:

382 629.011 Definitions ~~"Reciprocal insurance" defined.~~ As  
383 used in this part, the term:

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384 (1) "Affiliated person" of another person means any of the  
385 following:

386 (a) The spouse of the other person.

387 (b)1. The parents of the other person or their lineal  
388 descendants.

389 2. The parents of the other person's spouse or their  
390 lineal descendants.

391 (c) A person who directly or indirectly owns or controls,  
392 or holds with the power to vote, 10 percent or more of the  
393 outstanding voting securities of the other person.

394 (d) A person who directly or indirectly owns 10 percent or  
395 more of the outstanding voting securities that are directly or  
396 indirectly owned or controlled, or held with the power to vote,  
397 by the other person.

398 (e) A person or group of persons who directly or  
399 indirectly control, are controlled by, or are under common  
400 control with the other person.

401 (f) A director, officer, trustee, partner, owner, manager,  
402 joint venturer, or employee, or another person who is performing  
403 duties similar to those of persons in such positions, of the  
404 other person.

405 (g) If the other person is an investment company, any  
406 investment adviser of such company or any member of an advisory  
407 board of such company.

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408 (h) If the other person is an unincorporated investment  
409 company not having a board of directors, the depositor of such  
410 company.

411 (i) A person who has entered into an agreement, written or  
412 unwritten, to act in concert with the other person in acquiring,  
413 or limiting the disposition of:

414 1. Securities of an attorney in fact or controlling  
415 company that is a stock corporation; or

416 2. An ownership interest of an attorney in fact or  
417 controlling company that is not a stock corporation.

418 (2) "Attorney in fact" or "attorney" means the attorney in  
419 fact of a reciprocal insurer. The attorney in fact may be an  
420 individual, a corporation, or another person.

421 (3) "Controlling company" means a person, corporation,  
422 trust, limited liability company, association, or other entity  
423 owning, directly or indirectly, 10 percent or more of the voting  
424 securities of one or more attorneys in fact that are stock  
425 corporations, or 10 percent or more of the ownership interest of  
426 one or more attorneys in fact that are not stock corporations.

427 (4) "Reciprocal insurance" means ~~is that resulting from~~ an  
428 interexchange among persons, known as "subscribers," of  
429 reciprocal agreements of indemnity, the interexchange being  
430 effectuated through an "attorney in fact" common to all such  
431 persons.

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432       (5) "Reciprocal insurer" means an unincorporated  
433 aggregation of subscribers operating individually and  
434 collectively through an attorney in fact to provide reciprocal  
435 insurance among themselves.

436       Section 12. Section 629.021, Florida Statutes, is  
437 repealed.

438       Section 13. Section 629.061, Florida Statutes, is  
439 repealed.

440       Section 14. Section 629.081, Florida Statutes, is amended  
441 to read:

442       629.081 Organization of reciprocal insurer.—

443       (1) Twenty-five or more persons domiciled in this state  
4       may organize a domestic reciprocal insurer by applying and make  
445 application to the office for a permit to do so. A domestic  
446 reciprocal insurer may not be formed unless the persons so  
447 proposing have first received a permit from the office a  
448 certificate of authority to transact insurance.

449       (2) The permit application, to be filed by the organizers  
450 or the proposed attorney in fact, must be in writing and made in  
451 accordance with forms prescribed by the commission. In addition  
452 to any applicable requirements of s. 628.051 and other relevant  
453 statutes, the application must include all of the following  
454 shall fulfill the requirements of and shall execute and file  
455 with the office, when applying for a certificate of authority, a  
456 declaration setting forth:

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457 (a) The name of the proposed reciprocal insurer, which  
458 must be in accordance with s. 629.051.†

459 (b) The location of the insurer's principal office, which  
460 must ~~shall~~ be the same as that of the proposed attorney in fact  
461 and ~~must shall~~ be maintained within this state.†

462 (c) The kinds of insurance proposed to be transacted.†

463 (d) The names and addresses of the original 25 or more  
464 subscribers.†

465 (e) The proposed designation and appointment of the  
466 proposed attorney in fact and a copy of the proposed power of  
467 attorney.†

468 (f) The names and addresses of the officers and directors  
469 of the proposed attorney in fact, if a corporation, or of its  
470 members, if other than a corporation.†

471 (g) The background information as specified in s. 629.227  
472 for all officers, directors, managers, and those in equivalent  
473 positions of the proposed attorney in fact as well as for any  
474 person with an ownership interest of 10 percent or more in the  
475 proposed attorney in fact.

476 (h) The articles of incorporation and bylaws, or  
477 equivalent documents, of the proposed attorney in fact, dated  
478 within the last year and appropriately certified.

479 (i) The proposed charter powers of the subscribers'  
480 advisory committee, and the names and terms of office of the

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481 members thereof, as well as the background information as  
482 specified in s. 629.227 for each proposed member.†

483 ~~(h) That all moneys paid to the reciprocal shall, after~~  
484 ~~deducting therefrom any sum payable to the attorney, be held in~~  
485 ~~the name of the insurer and for the purposes specified in the~~  
486 ~~subscribers' agreement;~~

487 ~~(j)(i) A copy of the proposed subscribers' agreement.~~†

488 ~~(j) A statement that each of the original subscribers has~~  
489 ~~in good faith applied for insurance of a kind proposed to be~~  
490 ~~transacted, and that the insurer has received from each such~~  
491 ~~subscriber the full premium or premium deposit required for the~~  
492 ~~policy applied for, for a term of not less than 6 months at an~~  
493 ~~adequate rate theretofore filed with and approved by the office;~~

494 ~~(k) A statement of the financial condition of the insurer,~~  
495 ~~a schedule of its assets, and a statement that the surplus as~~  
496 ~~required by s. 629.071 is on hand; and~~

497 ~~(l) A copy of each policy, endorsement, and application~~  
498 ~~form it then proposes to issue or use.~~

499 (1) Any other pertinent information and documents as  
500 reasonably requested by the office.

501 (3) The filing must be accompanied by the application fee  
502 required by s. 624.501(1)(a).

503 (4) The office shall evaluate and grant or deny the permit  
504 application in accordance with ss. 628.061, 628.071, and other  
505 relevant provisions of the code.

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~~Such declaration shall be acknowledged by the attorney before an officer authorized to take acknowledgments.~~

Section 15. Section 629.091, Florida Statutes, is amended to read:

629.091 Reciprocal certificate of authority.—

(1) A domestic reciprocal insurer may seek a certificate of authority only after obtaining a permit.

(2) To apply for a certificate of authority as a domestic reciprocal insurer, the attorney in fact of an applicant who has previously received a permit from the office may file an application for a certificate of authority in accordance with forms prescribed by the commission which, in addition to applicable requirements of ss. 624.404, 624.411, 624.413, and other relevant statutes, consists of all of the following:

(a) Executed copies of any proposed or draft documents required as part of the permit application.

(b) A statement affirming that all moneys paid to the reciprocal insurer shall, after deducting therefrom any sum payable to the attorney in fact, be held in the name of the insurer and for the purposes specified in the subscribers' agreement.

(c) A statement that each of the original subscribers has in good faith applied for insurance of a kind proposed to be transacted, and that the insurer has received from each such

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531 subscriber the full premium or premium deposit required for the  
532 policy applied for, for a term of not less than 6 months at an  
533 adequate rate that was filed with and approved by the office.

534 (d) A copy of the bond required under s. 629.121.

535 (e) A statement of the financial condition of the insurer,  
536 a schedule of its assets, and a statement that the surplus as  
537 required by s. 629.071 is on hand.

538 (f) Such other pertinent information or documents as  
539 reasonably requested by the office.

540 (3) If the reciprocal insurer intends to issue  
541 nonassessable policies upon receipt of a certificate of  
542 authority and if the office determines that the reciprocal  
13 insurer meets the legal requirements to issue nonassessable  
544 policies, including the surplus requirements, the office shall  
545 grant the authorization. If the surplus of the reciprocal  
546 insurer becomes impaired, the insurer may no longer issue or  
547 renew nonassessable policies or convert assessable policies to  
548 nonassessable policies, and s. 629.301 applies.

549 (4) The certificate of authority ~~must~~ ~~of a reciprocal~~  
550 ~~insurer shall~~ be issued ~~to its attorney~~ in the name of the  
551 ~~reciprocal insurer to its attorney in fact.~~

552 Section 16. Section 629.094, Florida Statutes, is created  
553 to read:

554 629.094 Continued eligibility for certificate of  
555 authority.-In order to maintain its eligibility for a

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556 certificate of authority, a domestic reciprocal insurer must  
557 continue to meet all applicable conditions required for  
558 receiving the initial permit and certificate of authority under  
559 the insurance code and the rules adopted thereunder.

560 Section 17. Section 629.101, Florida Statutes, is amended  
561 to read:

562 629.101 Power of attorney in fact.-

563 (1) The rights and powers of the attorney of a reciprocal  
564 insurer are ~~shall be~~ as provided in the power of attorney given  
565 it by the subscribers.

566 (2) The power of attorney must set forth all of the  
567 following:

568 (a) The powers of the attorney.†

569 (b) That the attorney is empowered to accept service of  
570 process on behalf of the insurer in actions against the insurer  
571 upon contracts exchanged.†

572 (c) The general services to be performed by the attorney.†

573 (d) That the attorney has a fiduciary duty to the  
574 subscribers of the reciprocal insurer.

575 (e)† The maximum amount to be deducted from advance  
576 premiums or deposits to be paid to the attorney and the general  
577 items of expense in addition to losses, to be paid by the  
578 insurer.† and

579 (f)† Except as to nonassessable policies, a provision  
580 for a contingent several liability of each subscriber in a

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581 specified amount, which amount may ~~shall be~~ not be less than 5  
582 nor more than 10 times the premium or premium deposit stated in  
583 the policy.

584 (3) The power of attorney may:

585 (a) Provide for the right of substitution of the attorney  
586 and revocation of the power of attorney and rights thereunder.†

587 (b) Impose such restrictions upon the exercise of the  
588 power as are agreed upon by the subscribers.†

589 (c) Provide for the exercise of any right reserved to the  
590 subscribers directly or through their advisory committee.† and

591 (d) Contain other lawful provisions deemed advisable.

592 (4) The terms of any power of attorney or agreement  
593 collateral thereto must ~~shall~~ be reasonable and equitable, and  
594 no such power or agreement may ~~shall~~ be used or be effective in  
595 this state unless filed with the office.

596 Section 18. Section 629.225, Florida Statutes, is created  
597 to read:

598 629.225 Acquisitions.-

599 (1) A person may not, individually or in conjunction with  
600 an affiliated person of such person, directly or indirectly,  
601 conclude a tender offer or exchange offer for, enter into any  
602 agreement to exchange securities for, or otherwise finally  
603 acquire 10 percent or more of the outstanding voting securities  
604 of an attorney in fact that is a stock corporation or of a  
605 controlling company of an attorney in fact that is a stock

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606 corporation; or conclude an acquisition of, or otherwise finally  
607 acquire, 10 percent or more of the ownership interest of an  
608 attorney in fact that is not a stock corporation or of a  
609 controlling company of an attorney in fact that is not a stock  
610 corporation, unless all of the following conditions are met:

611 (a)1. The person or affiliated person has filed with the  
612 office and sent to the principal office of the attorney in fact,  
613 any controlling company of the attorney in fact, the  
614 subscribers' advisory committee, and the domestic reciprocal  
615 insurer a letter of notification regarding the transaction or  
616 proposed transaction no later than 5 days after any form of  
617 tender offer or exchange offer is proposed, or no later than 5  
618 days after the acquisition of the securities or ownership  
619 interest if a tender offer or exchange offer is not involved.  
620 The notification must be provided on forms prescribed by the  
621 commission containing information determined necessary to  
622 understand the transaction and identify all purchasers and  
623 owners involved.

624 2. The subscribers' advisory committee must provide the  
625 notification to the subscribers of the reciprocal insurer within  
626 3 business days. Such notification must be provided on a form  
627 prescribed by the commission explaining what the notification is  
628 and letting the subscribers know of the filing deadlines for  
629 objecting to the acquisition.

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630       (b) The person or affiliated person has filed with the  
631 office an application, signed under oath and prepared on forms  
632 prescribed by the commission, which contains the information  
633 specified in subsection (3). The application must be completed  
634 and filed within 30 days after any form of tender offer or  
635 exchange offer is proposed, or after the acquisition of the  
636 securities if a tender offer or exchange offer is not involved.

637       (c) The office has approved the tender offer or exchange  
638 offer, or acquisition if a tender offer or exchange offer is not  
639 involved.

640       (2) The person or affiliated person filing the notice  
641 required in paragraph (1)(a) may additionally request the office  
642 to waive the requirements of paragraph (1)(b), provided that  
643 there is no change in the ultimate controlling shareholders and  
644 no change in the ownership percentages of the ultimate  
645 controlling shareholders, and no unaffiliated parties acquire  
646 any direct or indirect interest in the attorney in fact. The  
647 office may waive the filing required in paragraph (1)(b) if it  
648 determines that in fact there is no change in the ultimate  
649 controlling shareholders and no change in the ownership  
650 percentages of the ultimate controlling shareholders, and no  
651 unaffiliated parties will acquire any direct or indirect  
652 interest in the attorney in fact.

653       (3) The application to be filed with the office and  
654 furnished to the attorney in fact must contain all of the

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655 following information and any additional information as the  
656 office deems necessary to determine the character, experience,  
657 ability, and other qualifications of the person or affiliated  
658 person of such person for the protection of the reciprocal  
659 insurer's subscribers and of the public:

660 (a) The identity and background information specified in  
661 s. 629.227 of:

662 1. Each person by whom, or on whose behalf, the  
663 acquisition is to be made; and

664 2. Any person who controls, directly or indirectly, such  
665 other person, including each director, officer, trustee,  
666 partner, owner, manager, or joint venturer, or another person  
i7 performing duties similar to those of persons in such positions,  
668 for the person.

669 (b) The source and amount of the funds or other  
670 consideration used, or to be used, in making the acquisition.

671 (c) Any plans or proposals that such persons may have made  
672 to liquidate the attorney in fact or controlling company, to  
673 sell any of their assets or merge or consolidate them with any  
674 person, or to make any other major change in their business or  
675 corporate structure or management.

676 (d) The nature and the extent of the controlling interest  
677 which the person or affiliated person of such person proposes to  
678 acquire, the terms of the proposed acquisition, and the manner  
679 in which the controlling interest is to be acquired of an

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680 attorney in fact or controlling company which is not a stock  
681 corporation.

682 (e) The number of shares or other securities that the  
683 person or affiliated person of such person proposes to acquire,  
684 the terms of the proposed acquisition, and the manner in which  
685 the securities are to be acquired.

686 (f) Information as to any contract, arrangement, or  
687 understanding with any party with respect to any of the  
688 securities of the attorney in fact or controlling company,  
689 including, but not limited to, information relating to the  
690 transfer of any of the securities, option arrangements, puts or  
691 calls, or the giving or withholding of proxies, which  
692 information names the party with whom the contract, arrangement,  
693 or understanding has been entered into and gives the details  
694 thereof.

695 (4) The filing must be accompanied by the fee required  
696 under s. 624.501(1)(a).

697 (5) If any material change occurs in the facts provided in  
698 the application filed with the office pursuant to this section,  
699 or the background information required under s. 629.227, an  
700 amendment specifying such changes must be filed immediately with  
701 the office, and a copy of the amendment must be sent to the  
702 principal office of the attorney in fact and to the principal  
703 office of the controlling company.

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704       (6) (a) The acquisition application must be reviewed in  
705 accordance with chapter 120. The office may, on its own  
706 initiative, or, if requested to do so in writing by a  
707 substantially affected person, shall conduct a proceeding to  
708 consider the appropriateness of the proposed filing. Time  
709 periods for purposes of chapter 120 are tolled during the  
710 pendency of the proceeding. Any written request for a proceeding  
711 must be filed with the office within 10 days after the date on  
712 which notice of the filing is given, or 10 days after the date  
713 on which notice of the filing is sent to the subscribers by the  
714 subscribers' advisory committee, whichever is later. During the  
715 pendency of the proceeding or review period by the office, any  
6     person or affiliated person complying with the filing  
717 requirements of this section may proceed and take all steps  
718 necessary to conclude the acquisition as long as the  
719 acquisition's becoming final is conditioned upon obtaining  
720 office approval. However, at any time that the office finds that  
721 an immediate danger to the public health, safety, and welfare of  
722 the reciprocal insurer's subscribers exists, the office shall  
723 immediately order, pursuant to s. 120.569(2)(n), the proposed  
724 acquisition disapproved and any further steps to conclude the  
725 acquisition ceased.

726       (b) During the pendency of the office's review of any  
727 acquisition subject to this section, the acquiring person may  
728 not make any material change in the operation of the attorney in

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729 fact or controlling company unless the office has specifically  
730 approved the change, and the acquiring person may not make any  
731 material change in the management of the attorney in fact unless  
732 advance written notice of the change in management is furnished  
733 to the office. As used in this paragraph, the term "material  
734 change in the operation of the attorney in fact" means a  
735 transaction that disposes of or obligates 5 percent or more of  
736 the capital and surplus of the attorney in fact or of any  
737 domestic reciprocal insurer. The term "material change in the  
738 management of the attorney in fact" means any change in  
739 management involving officers or directors of the attorney in  
740 fact or any person of the attorney in fact or controlling  
741 company having authority to dispose of or obligate 5 percent or  
742 more of the attorney in fact's capital or surplus. The office  
743 must approve a material change in operations if it finds the  
744 applicable provisions of subsection (7) have been met. The  
745 office may disapprove a material change in management if it  
746 finds that the applicable provisions of subsection (7) have not  
747 been met, and, in such case, the attorney in fact shall promptly  
748 change management as acceptable to the office.

749 (c) If a request for a proceeding is filed, the proceeding  
750 must be conducted within 60 days after the date the written  
751 request for a proceeding is received by the office. A  
752 recommended order must be issued within 20 days after the date  
753 of the close of the proceedings. A final order must be issued

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754 within 20 days after the date of the recommended order or, if  
755 exceptions to the recommended order are filed, within 20 days  
756 after the date the exceptions are filed.

757 (7) The office may disapprove any acquisition subject to  
758 this section by any person, or any affiliated person of such  
759 person, who:

760 (a) Willfully violates this section;

761 (b) In violation of an order issued by the office pursuant  
762 to subsection (12), fails to divest himself or herself of any  
763 stock or ownership interest obtained in violation of this  
764 section or fails to divest himself or herself of any direct or  
765 indirect control of such stock or ownership interest, within 25  
766 days after such order; or

767 (c) In violation of an order issued by the office pursuant  
768 to subsection (12), acquires an additional stock or ownership  
769 interest in an attorney in fact or controlling company or direct  
770 or indirect control of such stock or ownership interest, without  
771 complying with this section.

772 (8) The person filing the application required by this  
773 section has the burden of proof. The office must approve any  
774 such acquisition if it finds, on the basis of the record made  
775 during any proceeding or on the basis of the filed application  
776 if no proceeding is conducted, that:

777 (a) The financial condition of the acquiring person will  
778 not jeopardize the financial stability of the attorney in fact

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779 or prejudice the interests of the reciprocal insurer's  
780 subscribers or the public.

781 (b) Any plan or proposal that the acquiring person has  
782 made:

783 1. To liquidate the attorney in fact, sell its assets, or  
784 merge or consolidate it with any person, or to make any other  
785 major change in its business or corporate structure or  
786 management; or

787 2. To liquidate any controlling company, sell its assets,  
788 or merge or consolidate it with any person, or to make any major  
789 change in its business or corporate structure or management  
790 which would have an effect upon the attorney in fact,

791  
792 is fair and free of prejudice to the reciprocal insurer's  
793 subscribers or to the public.

794 (c) The competence, experience, and integrity of those  
795 persons who will control directly or indirectly the operation of  
796 the attorney in fact indicate that the acquisition is in the  
797 best interest of the reciprocal insurer's subscribers and in the  
798 public interest.

799 (d) The natural persons for whom background information is  
800 required to be furnished pursuant to this section have such  
801 backgrounds as to indicate that it is in the best interests of  
802 the reciprocal insurer's subscribers and in the public interest

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803 to permit such persons to exercise control over the attorney in  
804 fact.

805 (e) The directors and officers, if such attorney in fact  
806 or controlling company is a stock corporation, or the trustees,  
807 partners, owners, managers, joint venturers, or other persons  
808 performing duties similar to those of persons in such positions,  
809 if such attorney in fact or controlling company is not a stock  
810 corporation, to be employed after the acquisition have  
811 sufficient insurance experience and ability to ensure reasonable  
812 promise of successful operation.

813 (f) The management of the attorney in fact after the  
814 acquisition will be competent and trustworthy and will possess  
5 sufficient managerial experience so as to make the proposed  
816 operation of the attorney in fact not hazardous to the  
817 insurance-buying public.

818 (g) The management of the attorney in fact after the  
819 acquisition will not include any person who has directly or  
820 indirectly through ownership, control, reinsurance transactions,  
821 or other insurance or business relations unlawfully manipulated  
822 the assets, accounts, finances, or books of any insurer or  
823 otherwise acted in bad faith with respect thereto.

824 (h) The acquisition is not likely to be hazardous or  
825 prejudicial to the reciprocal insurer's subscribers or to the  
826 public.

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827 (i) The effect of the acquisition would not substantially  
828 lessen competition in the line of insurance for which the  
829 reciprocal insurer is licensed or certified in this state or  
830 would not tend to create a monopoly therein.

831 (9) A vote by the stockholder of record, or by any other  
832 person, of any security acquired in contravention of this  
833 section is not valid. Any acquisition contrary to this section  
834 is void. Upon the petition of the attorney in fact, the  
835 controlling company, or the reciprocal insurer, the circuit  
836 court for the county in which the principal office of the  
837 attorney in fact is located may, without limiting the generality  
838 of its authority, order the issuance or entry of an injunction  
839 or other order to enforce this section. There is a private right  
840 of action in favor of the attorney in fact or controlling  
841 company to enforce this section. A demand upon the office that  
842 it perform its functions is not required as a prerequisite to  
843 any suit by the attorney in fact or controlling company against  
844 another person, and in no case is the office deemed a necessary  
845 party to any action by the attorney in fact or controlling  
846 company to enforce this section. Any person who makes or  
847 proposes an acquisition requiring the filing of an application  
848 pursuant to this section, or who files such an application, is  
849 deemed thereby to have designated the Chief Financial Officer,  
850 or his or her assistant or deputy or another person in charge of  
851 his or her office, as such person's agent for service of process

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852 under this section and is deemed thereby to have submitted  
853 himself or herself to the administrative jurisdiction of the  
854 office and to the jurisdiction of the circuit court.

855 (10) Any approval by the office under this section does  
856 not constitute a recommendation by the office of the tender  
857 offer or exchange offer, or the acquisition if a tender offer or  
858 exchange offer is not involved. It is unlawful for a person to  
859 represent that the office's approval constitutes a  
860 recommendation. A person who violates this subsection commits a  
861 felony of the third degree, punishable as provided in s.  
862 775.082, s. 775.083, or s. 775.084. The statute-of-limitations  
863 period for the prosecution of an offense committed under this  
864 subsection is 5 years.

865 (11) A person may rebut a presumption of control by filing  
866 a disclaimer of control with the office on a form prescribed by  
867 the commission. The disclaimer must fully disclose all material  
868 relationships and bases for affiliation between the person and  
869 the attorney in fact as well as the basis for disclaiming the  
870 affiliation. In lieu of such form, a person or acquiring party  
871 may file with the office a copy of a Schedule 13G filed with the  
872 Securities and Exchange Commission pursuant to Rule 13d-1(b) or  
873 (c), 17 C.F.R. s. 240.13d-1, under the Securities Exchange Act  
874 of 1934, as amended. After a disclaimer has been filed, the  
875 attorney in fact is relieved of any duty to register or report  
876 under this section which may arise out of the attorney in fact's

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877 relationship with the person unless the office disallows the  
878 disclaimer.

879 (12) If the office determines that any person or any  
880 affiliated person of such person has acquired 10 percent or more  
881 of the outstanding voting securities of an attorney in fact or  
882 controlling company that is a stock corporation, or 10 percent  
883 or more of the ownership interest of an attorney in fact or  
884 controlling company that is not a stock corporation, without  
885 complying with this section, the office may order that the  
886 person and any affiliated person of such person cease  
887 acquisition of the attorney in fact or controlling company and,  
888 if appropriate, divest itself of any stock or ownership interest  
889 acquired in violation of this section.

890 (13) (a) The office shall, if necessary to protect the  
891 public interest, suspend or revoke the certificate of authority  
892 of the reciprocal insurer whose attorney in fact or controlling  
893 company is acquired in violation of this section.

894 (b) If a reciprocal insurer is subject to suspension or  
895 revocation pursuant to paragraph (a), any other reciprocal  
896 insurer using the same attorney in fact is also subject to  
897 suspension or revocation. In such case, the office may offer any  
898 affected reciprocal insurer, through its subscriber  
899 representatives, the ability to cure any suspension or  
900 revocation by procuring another attorney in fact acceptable to

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901 the office or by taking any other action agreed to by the  
902 office.

903 (14) This section applies to domestic reciprocal insurers  
904 and the attorney in fact of domestic reciprocal insurers. This  
905 section does not apply to any acquisition of voting securities  
906 or ownership interest of an attorney in fact or of a controlling  
907 company by any person who is the owner of a majority of the  
908 voting securities or ownership interest with the approval of the  
909 office under this section or s. 629.091.

910 Section 19. Section 629.227, Florida Statutes, is created  
911 to read:

912 629.227 Background information.—The information as to the  
913 background and identity of each person about whom information is  
914 required to be furnished pursuant to s. 629.081 or s. 629.225  
915 must include, but need not be limited to, all of the following:

916 (1) A sworn biographical statement, on forms adopted by  
917 the commission, which must include, but need not be limited to,  
918 the following information:

919 (a) Occupations, positions of employment, and offices held  
920 during the past 20 years, including the principal business and  
921 address of any business, corporation, or organization where each  
922 occupation, position of employment, or office occurred.

923 (b) Whether, at any time during such 20-year period, the  
924 person was convicted of any crime other than a traffic  
925 violation.

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926 (c) Whether, during such 20-year period, the person has  
927 been the subject of any proceeding for the revocation of any  
928 license and, if so, the nature of the proceeding and the  
929 disposition of the proceeding.

930 (d) Whether, during such 20-year period, the person has  
931 been the subject of any proceeding under the federal Bankruptcy  
932 Act.

933 (e) Whether, during such 20-year period, any person or  
934 other business or organization in which the person was a  
935 director, officer, trustee, partner, owner, manager, or other  
936 official has been the subject of any proceeding under the  
937 federal Bankruptcy Act, either during the time of that person's  
938 tenure with the business or organization or within 12 months  
939 thereafter.

940 (f) Whether, during such 20-year period, the person has  
941 been enjoined, either temporarily or permanently, by a court of  
942 competent jurisdiction from violating any federal or state law  
943 regulating the business of insurance, securities, or banking, or  
944 from carrying out any particular practice or practices in the  
945 course of the business of insurance, securities, or banking,  
946 together with details as to any such event.

947 (g) Whether, during such 20-year period, the person has  
948 served as the attorney in fact, a subscribers' advisory  
949 committee member, or any other manager or officer of a

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950 reciprocal insurer or insurer that became insolvent or had its  
951 certificate of authority suspended or revoked.

952 (2) Fingerprints of each person.

953 (3) An authorization for release of information in regard  
954 to the investigation of such person's background.

955 (4) Any additional information that the office deems  
956 necessary to determine the character, experience, ability, and  
957 other qualifications of the person, or affiliated person of such  
958 person, for the protection of the reciprocal insurer's  
959 subscribers and of the public.

960 Section 20. Section 629.229, Florida Statutes, is created  
961 to read:

62 629.229 Attorneys in fact, officers, and directors of  
963 insolvent reciprocal insurers or other insurers.—A person who  
964 served as an attorney in fact, or as an officer, director, or  
965 manager of an attorney in fact, a member of a subscribers'  
966 advisory committee of a reciprocal insurer doing business in  
967 this state, or an officer or director of any other insurer doing  
968 business in this state, and who served in that capacity within  
969 the 2-year period before the date the insurer or reciprocal  
970 insurer became insolvent, for an insolvency that occurs on or  
971 after July 1, 2024, may not thereafter:

972 (1) Serve as an attorney in fact, or as an officer,  
973 director, or manager of an attorney in fact; a member of a  
974 subscribers' advisory committee of a reciprocal insurer doing

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975 business in this state; or an officer or director of any other  
976 insurer doing business in this state; or

977 (2) Have direct or indirect control over the selection or  
978 appointment of an attorney in fact, or of an officer, director,  
979 or manager of an attorney in fact; or a member of the  
980 subscribers' advisory committee of a reciprocal insurer doing  
981 business in this state; or an officer or director of any insurer  
982 doing business in this state, through contract or trust or by  
983 operation of law,

984  
985 unless the person demonstrates that his or her personal actions  
986 or omissions were not a significant contributing cause to the  
87 insolvency.

988 Section 21. Section 629.261, Florida Statutes, is amended  
989 to read:

990 629.261 Nonassessable policies.—Upon the impairment of the  
991 surplus of a nonassessable reciprocal insurer, the office shall  
992 revoke the authorization issued under s. 629.091(3) or s.  
993 629.291(5).

994 ~~(1) If a reciprocal insurer has a surplus as to~~  
995 ~~policyholders required of a domestic stock insurer authorized to~~  
996 ~~transact like kinds of insurance, upon application of the~~  
997 ~~attorney and as approved by the subscribers' advisory committee~~  
998 ~~the office shall issue its certificate authorizing the insurer~~  
999 ~~to extinguish the contingent liability of subscribers under its~~

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Amendment No. 1

1000 ~~policies then in force in this state and to omit provisions~~  
1001 ~~imposing contingent liability in all policies delivered or~~  
1002 ~~issued for delivery in this state for so long as all such~~  
1003 ~~surplus remains unimpaired.~~

1004 ~~(2) Upon impairment of such surplus, the office shall~~  
1005 ~~forthwith revoke the certificate.~~ Such revocation shall not  
1006 render subject to contingent liability any policy then in force  
1007 and for the remainder of the period for which the premium has  
1008 theretofore been paid; but, after such revocation, no policy  
1009 shall be issued or renewed without providing for contingent  
1010 assessment liability of the subscriber.

1011 ~~(3) The office shall not authorize a domestic reciprocal~~  
12 ~~insurer so to extinguish the contingent liability of any of its~~  
1013 ~~subscribers or in any of its policies to be issued, unless it~~  
1014 ~~qualifies to and does extinguish such liability of all its~~  
1015 ~~subscribers and in all such policies for all kinds of insurance~~  
1016 ~~transacted by it, except that, if required by the laws of~~  
1017 ~~another state in which the insurer is transacting insurance as~~  
1018 ~~an authorized insurer, the insurer may issue policies providing~~  
1019 ~~for the contingent liability of such of its subscribers as may~~  
1020 ~~acquire such policies in such state, and need not extinguish the~~  
1021 ~~contingent liability applicable to policies theretofore in force~~  
1022 ~~in such state.~~

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Amendment No. 1

1023 Section 22. Subsections (1), (2), and (4) of section  
1024 629.291, Florida Statutes, are amended, and subsection (5) is  
1025 added to that section, to read:

1026 629.291 Merger or conversion.—

1027 (1) A ~~domestic~~ reciprocal insurer, upon affirmative vote  
1028 of not less than two-thirds of its subscribers who vote on such  
1029 merger pursuant to due notice, and subject to the approval by ~~of~~  
1030 the office of the terms therefor, may merge with another  
1031 reciprocal insurer or be converted to a stock or mutual insurer,  
1032 to be thereafter governed by the applicable sections of the  
1033 Florida Insurance Code. However, a domestic stock insurer may  
1034 not convert to a reciprocal insurer.

35 (2) A plan to merge a reciprocal insurer with another  
1036 reciprocal insurer or for conversion of the reciprocal insurer  
1037 to a stock or mutual insurer must be filed with the office on  
1038 forms adopted by the office and must contain such information as  
1039 the office reasonable requires to evaluate the transaction ~~Such~~  
1040 ~~a stock or mutual insurer shall be subject to the same capital~~  
1041 ~~or surplus requirements and shall have the same rights as a like~~  
1042 ~~domestic insurer transacting like kinds of insurance.~~

1043 (4) Reinsurance of all or substantially all of the  
1044 insurance in force of a domestic reciprocal insurer in another  
1045 insurer is ~~shall be~~ deemed to be a merger for the purposes of  
1046 this section.



Amendment No. 1

1047 (5) (a) An assessable reciprocal insurer may convert to a  
1048 nonassessable reciprocal insurer if:

1049 1. The subscribers' advisory committee approves the  
1050 conversion;

1051 2. The attorney in fact submits the application for  
1052 conversion on the required application form; and

1053 3. The office finds that the application for conversion  
1054 meets the minimum statutory requirements.

1055 (b) If the office approves the application for conversion,  
1056 the assessable reciprocal insurer may convert to a nonassessable  
1057 reciprocal insurer by:

1058 1. Extinguishing the contingent liability of subscribers  
59 under all policies then in force in this state;

1060 2. Omitting contingent liability provisions in all  
1061 policies delivered or issued in this state after the conversion;  
1062 and

1063 3. Otherwise extinguishing the contingent liability of all  
1064 of its subscribers. However, if the reciprocal insurer is  
1065 transacting insurance as an authorized insurer in another state  
1066 and that state's laws require the insurer to issue policies with  
1067 contingent liability provisions, the insurer may issue  
1068 contingent liability policies in that other state.

1069 (c) If the surplus of the reciprocal insurer becomes  
1070 impaired, the insurer may no longer issue nonassessable policies

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

1071 or convert assessable policies to nonassessable policies, and s.  
1072 629.301 applies.

1073 Section 23. Section 629.525, Florida Statutes, is created  
1074 to read:

1075 629.525 Rulemaking authority.—The commission shall adopt,  
1076 amend, or repeal rules pursuant to chapter 120 which are  
1077 necessary to implement this chapter.

1078 Section 24. Paragraph (h) of subsection (3) of section  
1079 163.01, Florida Statutes, is amended to read:

1080 163.01 Florida Interlocal Cooperation Act of 1969.—

1081 (3) As used in this section:

1082 (h) "Local government liability pool" means a reciprocal  
83 insurer as defined in s. 629.011 ~~s. 629.021~~ or any self-  
1084 insurance program created pursuant to s. 768.28(16), formed and  
1085 controlled by counties or municipalities of this state to  
1086 provide liability insurance coverage for counties,  
1087 municipalities, or other public agencies of this state, which  
1088 pool may contract with other parties for the purpose of  
1089 providing claims administration, processing, accounting, and  
1090 other administrative facilities.

1091 Section 25. Subsection (3) of section 626.9531, Florida  
1092 Statutes, is amended to read:

1093 626.9531 Identification of insurers, agents, and insurance  
1094 contracts.—

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Amendment No. 1

1095 (3) For the purposes of this section, the term "risk  
1096 bearing entity" means a reciprocal insurer as defined in s.  
1097 629.011 ~~s. 629.021~~, a commercial self-insurance fund as defined  
1098 in s. 624.462, a group self-insurance fund as defined in s.  
1099 624.4621, a local government self-insurance fund as defined in  
1100 s. 624.4622, a self-insured public utility as defined in s.  
1101 624.46225, or an independent educational institution self-  
1102 insurance fund as defined in s. 624.4623. For the purposes of  
1103 this section, the term "risk bearing entity" does not include an  
1104 authorized insurer as defined in s. 624.09.

1105 Section 26. This act shall take effect July 1, 2024.  
1106

07

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

1108 Remove everything before the enacting clause and insert:  
1109

1110 A bill to be entitled

1111 An act relating to insurance; amending s. 624.3161, F.S.;  
1112 revising the entities for which the Office of Insurance  
1113 Regulation is required to conduct market conduct examinations;  
1114 amending s. 624.424, F.S.; requiring insurers and insurer groups  
1115 to file a specified supplemental report on a monthly basis;  
1116 requiring that such report include certain information for each  
1117 zip code; amending s. 624.4305, F.S.; authorizing the Financial  
1118 Services Commission to adopt rules related to notice of  
1119 nonrenewal of residential property insurance policies; amending

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

1120 s. 624.46226, F.S.; revising the requirements for public housing  
1121 authority self-insurance funds; amending s. 626.9201, F.S.;  
1122 prohibiting insurers from canceling or nonrenewing certain  
1123 insurance policies under certain circumstances; providing  
1124 exceptions; providing construction; authorizing the commission  
1125 to adopt rules and the Commissioner of Insurance Regulation to  
1126 issue orders; amending s. 627.062, F.S.; specifying requirements  
1127 for rate filings if certain models are used; amending s.  
1128 627.351, F.S.; revising requirements for certain policies that  
1129 are not subject to certain rate increase limitations; amending  
1130 ss. 628.011 and 628.061, F.S.; conforming provisions to changes  
1131 made by the act; amending s. 628.801, F.S.; revising  
32 requirements for rules adopted for insurers that are members of  
1133 an insurance holding company; deleting an obsolete date;  
1134 authorizing the office to adopt rules; amending s. 629.011,  
1135 F.S.; defining terms; repealing s. 629.021, F.S., relating to  
1136 the definition of the term "reciprocal insurer"; repealing s.  
1137 629.061, F.S., relating to the term "attorney"; amending s.  
1138 629.081, F.S.; revising the procedure for persons to organize as  
1139 a domestic reciprocal insurer; specifying requirements for the  
1140 permit application; requiring that the application be  
1141 accompanied by a specified fee; requiring the office to evaluate  
1142 and grant or deny the permit application in accordance with  
1143 specified provisions; amending s. 629.091, F.S.; providing  
1144 requirements for the application for a certificate of authority

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

1145 to operate as a domestic reciprocal insurer; requiring the  
1146 office to grant the authorization for reciprocal insurers to  
1147 issue certain policies under certain circumstances; prohibiting  
1148 insurers from issuing and renewing certain policies under a  
1149 specified circumstance; requiring that such certificate of  
1150 authority be issued in the name of the reciprocal insurer to its  
1151 attorney in fact; creating s. 629.094, F.S.; requiring a  
1152 domestic reciprocal insurer to meet certain requirements to  
1153 maintain its eligibility for a certificate of authority;  
1154 amending s. 629.101, F.S.; revising requirements for the power  
1155 of attorney given by subscribers of a domestic reciprocal  
1156 insurer to the attorney in fact; conforming provisions to  
57 changes made by the act; creating s. 629.225, F.S.; prohibiting  
1158 persons from acquiring certain securities or ownership interests  
1159 of certain attorneys in fact and controlling companies of  
1160 certain attorneys in fact; providing an exception; authorizing  
1161 certain persons to request that the office waive certain  
1162 requirements; providing that the office may waive certain  
1163 requirements if specified determinations are made; specifying  
1164 the requirements of an application to the office relating to  
1165 certain acquisitions; requiring that such application be  
1166 accompanied by a specified fee; requiring that amendments be  
1167 filed with the office under certain circumstances; specifying  
1168 the manner in which the acquisition application must be  
1169 reviewed; authorizing the office, and requiring the office if a

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## Amendment No. 1

1170 request for a proceeding is filed, to conduct a proceeding  
1171 within a specified timeframe to consider the appropriateness of  
1172 such application; requiring that certain time periods be tolled;  
1173 requiring that written requests for a proceeding be filed within  
1174 a certain timeframe; authorizing certain persons to take all  
1175 steps to conclude the acquisition during the pendency of the  
1176 proceeding or review period; requiring the office to order a  
1177 proposed acquisition disapproved and that actions to conclude  
1178 the acquisition be ceased under certain circumstances;  
1179 prohibiting certain persons from making certain changes during  
1180 the pendency of the office's review of an acquisition; providing  
1181 an exception; defining the terms "material change in the  
82 operation of the attorney in fact" and "material change in the  
1183 management of the attorney in fact"; requiring the office to  
1184 approve or disapprove certain changes upon making certain  
1185 findings; requiring that a proceeding be conducted within a  
1186 certain timeframe; requiring that recommended orders and final  
1187 orders be issued within a certain timeframe; specifying the  
1188 circumstances under which the office may disapprove an  
1189 acquisition; specifying that certain persons have the burden of  
1190 proof; requiring the office to approve an acquisition upon  
1191 certain findings; specifying that certain votes are not valid  
1192 and that certain acquisitions are void; specifying that certain  
1193 provisions may be enforced by an injunction; creating a private  
1194 right of action in favor of the attorney in fact or the

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

1195 controlling company to enforce certain provisions; providing  
1196 that a certain demand upon the office is not required before  
1197 certain legal actions; providing that the office is not a  
1198 necessary party to certain actions; specifying the persons who  
1199 are deemed designated for service of process and who have  
1200 submitted to the administrative jurisdiction of the office;  
1201 providing that approval by the office does not constitute a  
1202 certain recommendation; providing that certain actions are  
1203 unlawful; providing criminal penalties; providing a statute of  
1204 limitations; authorizing a person to rebut a presumption of  
1205 control by filing certain disclaimers; specifying the contents  
1206 of such disclaimer; specifying that, after a disclaimer is  
07 filed, the attorney in fact is relieved of a certain duty;  
1208 authorizing the office to order certain persons to cease  
1209 acquisition of the attorney in fact or controlling company and  
1210 divest themselves of any stock or ownership interest under  
1211 certain circumstances; requiring the office to suspend or revoke  
1212 the reciprocal certificate of authority under certain  
1213 circumstances; specifying that the attorney in fact is deemed to  
1214 be hazardous to its policyholders if the reciprocal insurer is  
1215 subject to suspension or revocation; authorizing the office to  
1216 offer the reciprocal insurer the ability to cure any suspension  
1217 or revocation under certain circumstances; providing  
1218 applicability and nonapplicability; creating s. 629.227, F.S.;  
1219 specifying the information as to the background and identity of

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1611 (2024)

Amendment No. 1

1220 certain persons which must be furnished by such persons;  
1221 creating s. 629.229, F.S.; prohibiting certain persons from  
1222 serving in specified positions of reciprocal insurers or  
1223 insurers under certain circumstances; amending s. 629.261, F.S.;  
1224 removing provisions relating to certain authorizations for  
1225 reciprocal insurers; amending s. 629.291, F.S.; providing that  
1226 certain insurers that merge are governed by the insurance code;  
1227 prohibiting domestic stock insurers from converting to  
1228 reciprocal insurers; requiring that specified plans be filed  
1229 with the office and that such plans contain certain information;  
1230 authorizing the conversion of assessable reciprocal insurers to  
1231 nonassessable reciprocal insurers under certain circumstances;  
32 providing certain procedures when certain reciprocal insurers  
1233 convert; prohibiting a reciprocal insurer that becomes impaired  
1234 from issuing or converting certain policies; providing  
1235 applicability; creating s. 629.525, F.S.; requiring the  
1236 commission to adopt, amend, or repeal certain rules; amending  
1237 ss. 163.01 and 626.9531, F.S.; conforming provisions to changes  
1238 made by the act; providing an effective date.

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Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

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

---

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

3 Representative Bankson offered the following:

4

5 **Amendment (with title amendment)**

6 Between lines 168 and 169, insert:

7 (4) The provisions of this section are applicable to  
 8 policies delivered, issued, or renewed on or after January 1,  
 9 2025.

10 Between lines 188 and 189, insert:

11 (6) The provisions of this section are applicable to group  
 12 health insurance policies delivered, issued, or renewed on or  
 13 after January 1, 2025.

14 Between lines 208 and 209, insert:

Amendment No. 1

15 (ii) The provisions of this section are applicable to  
16 health benefit plans delivered, issued, or renewed on or after  
17 January 1, 2025.

18 Between lines 228 and 229, insert:

19 (50) The provisions of this section are applicable to  
20 health maintenance organization contracts delivered, issued, or  
21 renewed on or after January 1, 2025.

22

23

24

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

25

Remove line 16 and insert:

26

services; requiring health insurance policies, group health

27

insurance plans, and health maintenance organizations to meet

28

certain contract and policy deadlines; amending ss. 627.657,

29

627.6699. and 641.31,

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	_____	

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

3 Representative Esposito offered the following:

4

5 **Amendment (with title amendment)**

6 Between lines 3128 and 3129, insert:

7 (oo) In a county that has not been determined to lack a  
 8 reasonable degree of competition at the county level pursuant to  
 9 sub-subparagraph (6)(a)3.a. the office may evaluate whether  
 10 there is a reasonable degree of competition within an individual  
 11 zip code in a county. If the office determines that such zip  
 12 code lacks a reasonable degree of competition, then structures  
 13 with dwelling replacement costs between \$700,000 and \$1 million,  
 14 and single condominium units that have a combined dwelling and  
 15 contents replacement cost between \$700,000 and \$1 million are  
 16 eligible for coverage by the corporation. However, the rate

PCS for HB 1503 a1

Published On: 1/31/2024 8:35:34 PM

Amendment No. 1

17 | charged for policies issued on these risks is not subject to  
18 | subparagraph (n)5.

19  
20

21 | -----

22 | **T I T L E A M E N D M E N T**

23 | Remove line 62 and insert:  
24 | with a specified entity; creating new eligibility criteria for  
25 | coverage by the corporation; amending s. 627.3511, F.S.;

Amendment No. 2

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		

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

3 Representative Esposito offered the following:

4

5 **Amendment (with title amendment)**

6 Remove lines 693-708 and insert:

7 a.~~d.~~ Effective January 1, 2017, a structure that has a  
 8 dwelling replacement cost of \$700,000 or more, or a single  
 9 condominium unit that has a combined dwelling and contents  
 10 replacement cost of \$700,000 or more, is not eligible for  
 11 coverage by the corporation. ~~Such dwellings insured by the~~  
 12 ~~corporation on December 31, 2016, may continue to be covered by~~  
 13 ~~the corporation until the end of the policy term.~~

14 b. The requirements of sub-subparagraph a. ~~sub-~~  
 15 ~~subparagraphs b. d.~~ do not apply in counties where the office  
 16 determines there is not a reasonable degree of competition. In

PCS for HB 1503 a2

Published On: 1/31/2024 8:36:59 PM

Amendment No. 2

17 | such counties a personal lines residential structure that has a  
18 | dwelling replacement cost of less than \$1 million, or a single  
19 | condominium unit that has a combined dwelling and contents  
20 | replacement cost of less than \$1 million, is eligible for  
21 | coverage by the corporation.

22 |

23 | -----

24 |

**T I T L E   A M E N D M E N T**

25 |

Remove lines 10-12 and insert:

26 |

requiring the inclusion of quota share

Amendment No. 3

COMMITTEE/SUBCOMMITTEE ACTION

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

---

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

3 Representative Esposito offered the following:

4  
5  
6  
7

**Amendment**

Remove lines 2264-2269



75367599



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 515 : Protection of Specified Adults</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Murillo, Karen

Representing: AARP

Title: \_\_\_\_\_

Address: 215 S Monroe St, Unit 603

City: Tallahassee State/Zip: FL

Phone Number: (850) 577-5160

- 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>
<b>Waive In Support</b>
<u>Amendment</u>





COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance + Banking Subcommittee

Meeting Date: 02/01/2024

Bill/PCS/PCB Number: HB 1029

Amendment Barcode Number: \_\_\_\_\_

Presentation/Workshop Topic: \_\_\_\_\_

Name: Jennifer Ashton

Representing: Florida Association of Building

Title: Ashton Advocacy Consulting Inspectors

Address: P.O. Box 950205

City: Lake Mary

State/Zip: FL 32795

Phone Number: 941-773-2112

- 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



55851077



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1093 : Florida Uniform Fiduciary Income and Principal Act</u>
<input type="checkbox"/> Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/> Presentation/Workshop Topic:	<u>N/A</u>

Name: Murillo, Karen

Representing: AARP

Title: \_\_\_\_\_

Address: 215 S Monroe St, Unit 603

City: Tallahassee State/Zip: FL

Phone Number: (850) 577-5160

- 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>
<b>Waive In Support</b>
<u>Amendment</u>



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Fin. & Banking

Meeting Date: Feb 1

Bill/PCS/PCB Number: 1093

Amendment Barcode Number: \_\_\_\_\_

Presentation/Workshop Topic: \_\_\_\_\_

Name: Kenneth Pratt

Representing: Florida Bankers Assoc

Title: SVP of Reg Affairs

Address: 1001 Thomasville Rd

City: Tallahassee FL State/Zip: FL 32307

Phone Number: 850-224-2265

- 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



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1093</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: FRENCH BROWN

Representing: The Real Property, Probate, and Trust Law Section

of the  
FL  
BAR

Title: Lobbyist

Address: 106 E. College Ave, Suite 1200

City: Tallahassee State/Zip: FL 32301

Phone Number: 850-459-0952

- 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  Amendment

Bill/PCS/PCB Number: HB 1219

Amendment Barcode Number: 324267

Name: Joe Anne Hart

Representing: Florida Dental Association

Title: Chief Legislative Officer

Address: 118 East Jefferson St

City: Tallahassee State/Zip: FL 32301

Phone Number: 850.224.1089 Meeting Date: Feb. 1, 2024

Committee/Subcommittee: Insurance, Banking

Presentation/Workshop Topic: Dental Insurance Claims

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



COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

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

Bill [X] Amendment [ ]
Bill/PCS/PCB Number: HB 1219
Amendment Barcode Number: \_\_\_\_\_

Name: Joe Anne Hart

Representing: Florida Dental Association

Title: Chief Legislative Officer

Address: 118 East Jefferson St

City: Tallahassee State/Zip: FL 32301

Phone Number: 850.224.1089 Meeting Date: Feb. 1, 2024

Committee/Subcommittee: Insurance and Banking

Presentation/Workshop Topic: Dental Insurance Claims

Registered Lobbyist: YES [X] NO [ ]

State Employee: YES [ ] NO [X]

- I wish to speak [X]
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 [X] 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  Amendment 
Bill/PCS/PCB Number: HB 1219
Amendment Barcode Number: \_\_\_\_\_

Name: Dr. Brittney Craig

Representing: Florida Dental Association

Title: General Dentist

Address: 2603 Capital Medical Blvd.

City: Tallahassee State/Zip: FL 32308

Phone Number: 850-510-2003 Meeting Date: Feb. 1, 2024

Committee/Subcommittee: Insurance and Banking

Presentation/Workshop Topic: Dental Insurance Claims

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



19238086



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 1219 : Dental Insurance Claims</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Ryan, Joy

Representing: Florida Insurance Council

Title: Attorney & Lobbyist

Address: Po Box 11247

City: Tallahassee State/Zip: FL

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

<u>Bill</u>
<b>Opponent</b>
<u>Amendment</u>





02877693



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 1219 : Dental Insurance Claims</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Ryan, Joy

Representing: AHIP - America's Health Insurance Plans

Title: Attorney & Lobbyist

Address: Po Box 11247

City: Tallahassee State/Zip: FL

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

<u>Bill</u>
<b>Opponent</b>
<u>Amendment</u>



19974162



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 1263 : My Safe Florida Home Program</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Murillo, Karen

Representing: AARP

Title: \_\_\_\_\_

Address: 215 S Monroe St, Unit 603

City: Tallahassee State/Zip: FL

Phone Number: (850) 577-5160

- 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>
<b>Waive In Support</b>
<u>Amendment</u>



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: INSURANCE & BANKING

Meeting Date: 02/01/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number: <u>HB 1263 My Safe Florida Home</u>
<input type="checkbox"/> Amendment Barcode Number: _____
<input type="checkbox"/> Presentation/Workshop Topic: _____

Name: CHASE MITCHELL

Representing: CFO JIMMY PARONIS

Title: LEGISLATIVE AFFAIRS DIRECTOR

Address: 400 S MONROE ST

City: TALLAHASSEE State/Zip: FL 32399

Phone Number: (850) 413-4935

- 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 Subcommittee

Meeting Date: 02/01/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1263</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Jennifer Ashton

Representing: Florida Association of Building

Title: Ashton Advocacy Consulting Inspectors

Address: P.O. Box 950205

City: Lake Mary

State/Zip: FL 32795

Phone Number: 941-773-2112

- 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: 02/01/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1305</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Kelly Mallette

Representing: Florida Apartment Association

Title: \_\_\_\_\_

Address: 104 West Jefferson Street

City: Tallahassee State/Zip: FL 32301

Phone Number: (888) 224-3427

- 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 SUBCOMMITTEE

Meeting Date: 2/1

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1465</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: DONOVAN BROWN

Representing: NAPHIA (NA-FEE-UH) NORTH AMERICAN PET HEALTH INSURANCE ASSOCIATION

Title: \_\_\_\_\_

Address: 113 E COLLEGE AVE, SUITE 300

City: TLH State/Zip: FL

Phone Number: 850.815.6010

- 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 SUB

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1411</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: KEVIN JACOBS

Representing: OFFICE OF INSURANCE REGULATION

Title: \_\_\_\_\_

Address: 200 E GAINES ST.

City: TALLAHASSEE State/Zip: FL, 32399

Phone Number: (850) 413-5011

- 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 and Banking

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Michael Barrett

Representing: Florida Conference of Catholic Bishops

Title: Associate for Education

Address: 201 W. Park Ave

City: Tallahassee State/Zip: FL / 32301

Phone Number: (850) 205-6823

- 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





07682661



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Jaroch, Karen

Representing: Heritage Action for America

Title: \_\_\_\_\_

Address: 214 Massachusetts Ave NE, Suite 400

City: Washington State/Zip: DC

Phone Number: (202) 716-8087

- 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>
<b>Waive In Support</b>
<u>Amendment</u>



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Aurelie Colon (ow-ray-lee)

Representing: SPLC Action Fund

Title: Policy Associate

Address: 403 Washington Ave

City: Montgomery State/Zip: AL 36104

Phone Number: 954 881 8595

- 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



10282286



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Diaz, Quinn

Representing: Equality Florida

Title: \_\_\_\_\_

Address: 124 3rd Avenue

City: Indialantic State/Zip: FL

Phone Number: (215) 272-8353

- 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>
<b>Opponent</b>
<u>Amendment</u>



23996727



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Montanez, Andrea

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Orlando State/Zip: FL 32822

Phone Number: \_\_\_\_\_

- 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>
<b>Opponent</b>
<u>Amendment</u>



77742452



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Grocholske, Matthew

Representing: Sunrise Movement Orlando

Title: \_\_\_\_\_

Address: 500 Ollie Ave

City: Winter Park State/Zip: Florida 32789

Phone Number: 8632247501

- 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>
<b>Opponent</b>
<u>Amendment</u>



90180572



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Munoz, Laura

Representing: Florida Student Power

Title: Civic Engagement Director

Address: \_\_\_\_\_

City: Lake Worth State/Zip: Florida 33460

Phone Number: 3056806640

- 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>
<b>Opponent</b>
<u>Amendment</u>



09145314



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Beaty, Delcina

Representing: Self

Title: Sgt (Retired)

Address: Box 1016

City: Crestview State/Zip: FL 32536

Phone Number: \_\_\_\_\_

- 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>
<b>Opponent</b>
<u>Amendment</u>



23047997



### COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking Subcommittee

Meeting Date: February 01, 2024 8:00 AM

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>CS/HB 1639 : Gender and Biological Sex</u>
<input type="checkbox"/>	Amendment Barcode Number:	<u>N/A</u>
<input type="checkbox"/>	Presentation/Workshop Topic:	<u>N/A</u>

Name: Rodriguez, Jeremy

Representing: Future Leaders of Orlando (FLO)

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip: FL

Phone Number: \_\_\_\_\_

- 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>
<b>Opponent</b>
<u>Amendment</u>





# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HR 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Andrea Montanez

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Orlando State/Zip: 32822 FL

Phone Number: 407-391-1147

- 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: Banking and Insurance

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Robert Lee

Representing: \_\_\_\_\_

Title: Mr

Address: \_\_\_\_\_

City: Tallahassee State/Zip: FL 32303

Phone Number: 850-264-5179

- 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: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Quinn Sweedinger

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Orlando State/Zip: FL 32822

Phone Number: 404-815-8605

- 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: BANKING + INSURANCE

Meeting Date: 2/1/2023

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: RAY MCCLORV

Representing: SELF

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: SAN FORD

State/Zip: FL 32771

Phone Number: \_\_\_\_\_

- 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: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Savannah Thomson

Representing: Self

Title: \_\_\_\_\_

Address: 1309 Kings Dr.

City: Tallahassee State/Zip: FL 32301

Phone Number: \_\_\_\_\_

- 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
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(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: Banking & Insurance

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Barbara M

Representing: Self

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Tallahassee

State/Zip: FL 32311

Phone Number: \_\_\_\_\_

- 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: Banking & Insurance

Meeting Date: 2/11/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Parker Keaton

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Tallahassee State/Zip: FL 32304

Phone Number: (352) 727-3746

- 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
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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: Banking & Insurance

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 11,39</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Verlinda Fairrell

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: 444 Wall Street

City: Tally State/Zip: FL

Phone Number: \_\_\_\_\_

- 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
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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: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1679</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Lisa Lloyd

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Tallahassee State/Zip: FL, 32304

Phone Number: 904-377-4840

- 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: Banking & Ins.

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/>	Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/>	Amendment Barcode Number:	_____
<input type="checkbox"/>	Presentation/Workshop Topic:	_____

Name: David Dawson

Representing: Jacksonville, FL 32221

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Jacksonville State/Zip: FL 32221

Phone Number: 951 522 9648

- 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
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- Lobbyist Appearance form submitted

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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: 2-1-24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Kevonté Ford

Representing: self

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip: 32301

Phone Number: \_\_\_\_\_

- 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

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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: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Kelyn Brown

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Orlando State/Zip: FL 32822

Phone Number: 407-341-1147

- 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

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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: 02/01/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Jackson Oberlinke

Representing: Florida Rising

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

- 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
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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: Banking & Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1093</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Angelique Godwin

Representing: Myself

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Zip: 32503

Phone Number: \_\_\_\_\_

- 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: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1637</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Rachelle McClure

Representing: \_\_\_\_\_

Title: \_\_\_\_\_

Address: 427 McDaniel St.

City: Tallahassee State/Zip: FL 32303

Phone Number: \_\_\_\_\_

- 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: Banking and Insurance

Meeting Date: 2/1/24

<input type="checkbox"/> Bill/PCS/PCB Number:	<u>CS HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Ashtley Bradley

Representing: Self

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: Tampa

State/Zip: FL 33615

Phone Number: 7272887101

- 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: BANKING INSURANCE

Meeting Date: FEB 22 2024

<input type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1039</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: ROBERT MATHEISON

Representing: SELF

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: QUINCY FL State/Zip: 32351

Phone Number: \_\_\_\_\_

- 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: Banking + Insurance

Meeting Date: 01 FEB 2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Chadwick Mayer

Representing: Self

Title: Mr.

Address: 1004 Piney 2 Plantation Road

City: Tallahassee State/Zip: FL 32311

Phone Number: 850-756-4350

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



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Banking and Insurance

Meeting Date: 2/1/2024

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u><del>SS 474</del> HB1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Krystara Collins

Representing: Jacksonville, FL 32221

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: JACKSONVILLE State/Zip: FL, 32221

Phone Number: 904-755-1396

- 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
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- Judge or elected officer appearing in official capacity
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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: 2/1/2024

<input type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Rev. Tom Holdcraft

Representing: St. Stephen Lutheran Church

Title: Pastor

Address: ~~71~~ 2198 N. Meridian Rd.

City: Tallahassee State/Zip: FL 32303

Phone Number: 850 303-3218

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



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance + Banking  
Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: NR Hines

Representing: ACLU of Florida

Title: Policy Strategist

Address: 4343 W Flagler St

City: Miami State/Zip: Florida / 33436

Phone Number: 786-363-1104

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



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>HB 1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Aaron DiPietro

Representing: Florida Family Policy Council

Title: Legislative Affairs Director

Address: P.O. Box 530/03

City: Orlando

State/Zip: FL/32853

Phone Number: 904-608-4471

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



# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1639</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Johan Labriola

Representing: Christian Family Coalition Florida

Title: Representative

Address: PO Box 650216

City: Miami State/Zip: FL 33265

Phone Number: 954-515-2084

- 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
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# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: 2/1/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number:	<u>1503</u>
<input type="checkbox"/> Amendment Barcode Number:	_____
<input type="checkbox"/> Presentation/Workshop Topic:	_____

Name: Chad Kunde

Representing: Florida Chamber of Commerce

Title: Director of Business Climate & Governance Policy

Address: 136 S Broadway St

City: Tallahassee State/Zip: FL 32301

Phone Number: (850) 786-7896

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





# COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: INSURANCE + BANKING

Meeting Date: 02/01/24

<input checked="" type="checkbox"/> Bill/PCS/PCB Number: <u>HB 1503</u> <u>Citizens property Insurance</u>
<input type="checkbox"/> Amendment Barcode Number: _____
<input type="checkbox"/> Presentation/Workshop Topic: _____

Name: CHASE MITCHELL

Representing: CEO JIMMY PATRONIS

Title: LEGISLATIVE AFFAIRS DIRECTOR

Address: 400 S MONROE ST

City: TALLAHASSEE State/Zip: FL 32299

Phone Number: (904) 413-4938

- Registered Lobbyist
- State Employee
- I wish to Appear in Person
- Appearing in response to subpoena
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Amendment: Proponent  Opponent  Waive in Support  Waive in Opposition  Info only