Insurance & Banking Subcommittee

Thursday, January 13, 2022
2:00 PM - 4:00 PM
Morris Hall (17 HOB)

Action Packet

Chris Sprowls
Speaker

Nick DiCeglie
Chair

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

Summary:

Insurance & Banking Subcommittee

Thursday January 13, 2022 02:00 pm

CS/HB 139	Favorable	Yeas: 15	Nays: 0
HB 275	Favorable	Yeas: 15	Nays: 0
HB 451	Favorable	Yeas: 15	Nays: 0
HB 503	Favorable With Committee Substitute	Yeas: 15	Nays: 0
	Amendment 129251 Adopted Without Objection		
HB 695	Favorable	Yeas: 15	Nays: 0
HB 925	Favorable With Committee Substitute	Yeas: 15	Nays: 0
	Amendment 583907 Adopted Without Objection		
HB 7013	Favorable	Yeas: 15	Nays: 0

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

Attendance:

	Present	*Absent*	*Excused*
Nick DiCeglie (Chair)	X		
Webster Barnaby			X
Kamia Brown	X		
Fentrice Driskell	X		
Tom Fabricio	X		
Elizabeth Fetterhoff	X		
Mike Giallombardo	X		
Brett Hage	X		
Traci Koster	X		
Randall Maggard	X		
Michele Rayner	X		
David Smith	X		
John Snyder	X		
Allison Tant	X		
Jackie Toledo	X		
Matt Willhite			X
Ardian Zika	X		
Totals:	**15**	**0**	**2**

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

CS/HB 139 : Motor Vehicle Insurance

[X] *Favorable*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

Appearances:

Motor Vehicle Insurance
Felix Del Rosario - Waive In Support
Miami FOP Lodge # 120
Officer
2852 SW 68 Ave
Miami, Florida 33155
Phone: 305-310-4081

Motor Vehicle Insurance
Al Palacio - Waive In Support
Florida State Fraternal Order of Police
Director
3300 NW 27 Ave
Miami, Florida 33142
Phone: 786-299-7542

Motor Vehicle Insurance
Thomas Reyes - Waive In Support
Miami Fraternal Order of Police
President
710 SW 12 Ave
Miami, Florida 33130
Phone: 786-514-4542

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

Location: Morris Hall (17 HOB)

CS/HB 139 : Motor Vehicle Insurance (continued)

Appearances: (continued)

Motor Vehicle Insurance
Matt Puckett (Lobbyist) - Waive In Support
Florida Police Benevolent Association
Lobbyist
300 East Brevard St
Tallahassee, Florida 32327

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 275 : Loss Run Statements

[X] *Favorable*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

Appearances:

Loss Run Statements
Wences Troncoso (Lobbyist) - Waive In Support
Florida Association of Health Plans
Vice President and General Counsel
200W. College Ave., Ste. 104
Tallahassee, Florida

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 451 : Sufficiency of Description of Security Interests

[X] *Favorable*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

Appearances:

Sufficiency of Description of Security Interests
Martha Edenfield (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
Real Property, Probate & Trust Law Section of the Florida Bar
Dean Mead 106 E. College Avenue, Suite 1200
Tallahassee, FL
Phone: (850) 999-4100

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 503 : Insurance

[X] *Favorable With Committee Substitute*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

HB 503 Amendments

Amendment 129251

[X] *Adopted Without Objection*

Appearances:

Insurance
Paul Handerhan (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
Florida Association for Insurance Reform
120 S Monroe St
Tallahassee, FL
Phone: (850) 727-7087

Insurance
Daniel Olson (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
Florida Service Agreement Association
300 S. Duval Street #410
Tallahassee FL
Phone: (850) 425-4000

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

Location: Morris Hall (17 HOB)

HB 503 : Insurance (continued)

Appearances: (continued)

Insurance
Josh Aubuchon (Lobbyist) - Waive In Support
State Farm
Attroney
201 E. Park Ave.
Tallahassee, Florida 32301
Phone: 850-583-2400

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 695 : Property Insurer Reimbursements

[X] *Favorable*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

Appearances:

Property Insurance Claims and Reimbursement
Paul Handerhan (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
Florida Association for Insurance Reform
120 S Monroe St
Tallahassee, FL
Phone: (850) 727-7087

Property Insurer Reimbursements
Grant Phillips (Lobbyist) (State Employee) - Waive In Support
Office of Insurance Regulation
200 E. Gaines St.
Tallahassee, Florida

Property Insurer Reimbursements
Austin Stowers (Lobbyist) (State Employee) - Waive In Support
Department of Financial Service
Legislative Affairs Director
PL 11 The Capitol
Tallahassee, 32399
Phone: 850-413-5939

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 925 : Benchmark Replacements for London Interbank Offered Rate

[X] *Favorable With Committee Substitute*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

HB 925 Amendments

Amendment 583907

[X] *Adopted Without Objection*

Appearances:

Benchmark Replacements for London Interbank Offered Rate
Anthony DiMarco (Lobbyist) (Lobbyist Appearance Form Submitted) - Proponent
Florida Bankers Association
Executive Vice President
1001 Thomasville Rd Ste 201
Tallahassee, FL
Phone: (850) 224-2265

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/13/2022 2:00PM

Location: Morris Hall (17 HOB)

HB 7013 : OGSR/Workers' Compensation/Department of Financial Services

[X] *Favorable*

	Yea	*Nay*	*No Vote*	*Absentee Yea*	*Absentee Nay*
Webster Barnaby			X		
Kamia Brown	X				
Fentrice Driskell	X				
Tom Fabricio	X				
Elizabeth Fetterhoff	X				
Mike Giallombardo	X				
Brett Hage	X				
Traci Koster	X				
Randall Maggard	X				
Michele Rayner	X				
David Smith	X				
John Snyder	X				
Allison Tant	X				
Jackie Toledo	X				
Matt Willhite			X		
Ardian Zika	X				
Nick DiCeglie (Chair)	X				
	Total Yeas: 15	**Total Nays: 0**			

Appearances:

OGSR/Workers' Compensation/Department of Financial Services
Austin Stowers (Lobbyist) (State Employee) - Waive In Support
Department of Financial Service
Legislative Affairs Director
PL 11 The Capitol
Tallahassee, Florida 32399
Phone: 850-413-5939

Committee meeting was reported out: Thursday, January 13, 2022 4:36PM

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	_____

Committee/Subcommittee hearing bill: Insurance & Banking Subcommittee

Representative Gregory offered the following:

Amendment (with title amendment)

Remove lines 142-470 and insert:

audits for policies only if the estimated annual premium is $10,000 or more. Payroll verification audit rules must include, but need not be limited to, the use of state and federal reports of employee income, payroll and other accounting records, certificates of insurance maintained by subcontractors, and duties of employees. At the completion of an audit, the employer or officer of the corporation and the auditor must print and sign their names on the audit document and attach proof of identification to the audit document.

Section 3. Section 624.46227, Florida Statutes, is created to read:

624.46227 Meeting requirements.—Any association, trust, or pool authorized by state law and created for the purpose of forming a risk management mechanism or providing self-insurance for public entities in this state may use communications media technology to establish a quorum and conduct public business.

Section 4. Paragraph (j) of subsection (2) of section 626.221, Florida Statutes is amended to read:

626.221 Examination Requirement; exemptions.-

(j) An applicant for license as an all-lines adjuster who has the designation of Accredited Claims Adjuster (ACA) from a regionally accredited postsecondary institution in this state, Certified All Lines Adjuster (CALA) from Kaplan, Associate in Claims (AIC) from the Insurance Institute of America, Professional Claims Adjuster (PCA) from the Professional Career Institute, Professional Property Insurance Adjuster (PPIA) from the HurriClaim Training Academy, Certified Adjuster (CA) from ALL LINES Training, Certified Claims Adjuster (CCA) from AE21 Incorporated, Claims Adjuster Certified Professional (CACP) from WebCE, Inc., Accredited Insurance Claims Specialist (AICS) from Encore Claim Services, or Universal Claims Certification (UCC) from Claims and Litigation Management Alliance (CLM) whose curriculum has been approved by the department and which includes comprehensive analysis of basic property and casualty

lines of insurance and testing at least equal to that of standard department testing for the all-lines adjuster license. The department shall adopt rules establishing standards for the approval of curriculum.

Section 5. Section 3. For the purpose of incorporating the amendment made by this act to section 626.221, Florida Statutes, in a reference thereto, paragraph (b) of subsection (1) of section 626.8734, Florida Statutes, is reenacted to read:

626.8734 Nonresident all-lines adjuster license qualifications.—

(1) The department shall issue a license to an applicant for a nonresident all-lines adjuster license upon determining that the applicant has paid the applicable license fees required under s. 624.501 and:

(b) Has passed to the satisfaction of the department a written Florida all-lines adjuster examination of the scope prescribed in s. 626.241(6); however, the requirement for the examination does not apply to:

1. An applicant who is licensed as an all-lines adjuster in his or her home state if that state has entered into a reciprocal agreement with the department;

2. An applicant who is licensed as a nonresident all-lines adjuster in a state other than his or her home state and a reciprocal agreement with the appropriate official of the state of licensure has been entered into with the department; or

3. An applicant who holds a certification set forth in s. 626.221(2)(j).

Section 6. Section 626.856, Florida Statutes, is amended to read:

626.856 "Company employee adjuster" defined.—A "company employee adjuster" means a person licensed as an all-lines adjuster who is appointed and employed on an insurer's staff of adjusters, by an affiliate, or by a wholly owned subsidiary of the insurer, and who undertakes on behalf of such insurer or other insurers under common control or ownership to ascertain and determine the amount of any claim, loss, or damage payable under a contract of insurance, or undertakes to effect settlement of such claim, loss, or damage.

Section 7. Paragraph (j) of subsection (2) of section 627.062, Florida Statutes, is amended to read:

627.062 Rate standards.—

(2) As to all such classes of insurance:

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

1. Must account for mitigation measures undertaken by policyholders to reduce hurricane losses.

2. May use a modeling indication that is the weighted or straight average of two or more hurricane loss projection models found by the commission to be accurate or reliable pursuant to s. 627.0628.

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

Section 8. Subsection (9) is added to section 627.0629, Florida Statutes, to read:

627.0629 Residential property insurance; rate filings.—

(9) An insurer may file with the office a personal lines residential property insurance rating plan that provides justified premium discounts, credits, or other rate differentials based on windstorm mitigation construction standards developed by an independent, not-for-profit scientific research organization, if such standards meet the requirements of this section.

Section 9. Section 627.0665, Florida Statutes, is amended to read:

627.0665 Automatic bank withdrawal agreements; notification required.—Any insurer licensed to issue insurance in this ~~the~~ state who has an automatic bank withdrawal agreement with an insured party for the payment of insurance premiums for any type of insurance shall give the named insured at least 15 days advance written notice of any increase in policy premiums that results in the next automatic bank withdrawal being increased by more than $10. Such notice must be provided before

~~prior to~~ any automatic bank withdrawal containing the ~~of an~~ increased premium amount.

Section 10. Paragraph (a) of subsection (6) of section 627.351, Florida Statutes, is amended to read:

627.351 Insurance risk apportionment plans.—

(6) CITIZENS PROPERTY INSURANCE CORPORATION.—

(a) The public purpose of this subsection is to ensure that there is an orderly market for property insurance for residents and businesses of this state.

1. The Legislature finds that private insurers are unwilling or unable to provide affordable property insurance coverage in this state to the extent sought and needed. The absence of affordable property insurance threatens the public health, safety, and welfare and likewise threatens the economic health of the state. The state therefore has a compelling public interest and a public purpose to assist in assuring that property in this ~~the~~ state is insured and that it is insured at affordable rates so as to facilitate the remediation, reconstruction, and replacement of damaged or destroyed property in order to reduce or avoid the negative effects otherwise resulting to the public health, safety, and welfare, to the economy of the state, and to the revenues of the state and local governments which are needed to provide for the public welfare. It is necessary, therefore, to provide affordable property insurance to applicants who are in good faith entitled to

procure insurance through the voluntary market but are unable to do so. The Legislature intends, therefore, that affordable property insurance be provided and that it continue to be provided, as long as necessary, through Citizens Property Insurance Corporation, a government entity that is an integral part of the state, and that is not a private insurance company. To that end, the corporation shall strive to increase the availability of affordable property insurance in this state, while achieving efficiencies and economies, and while providing service to policyholders, applicants, and agents which is no less than the quality generally provided in the voluntary market, for the achievement of the foregoing public purposes. Because it is essential for this government entity to have the maximum financial resources to pay claims following a catastrophic hurricane, it is the intent of the Legislature that the corporation continue to be an integral part of the state and that the income of the corporation be exempt from federal income taxation and that interest on the debt obligations issued by the corporation be exempt from federal income taxation.

2. The Residential Property and Casualty Joint Underwriting Association originally created by this statute shall be known as the Citizens Property Insurance Corporation. The corporation shall provide insurance for residential and commercial property, for applicants who are entitled, but, in good faith, are unable to procure insurance through the

voluntary market. The corporation shall operate pursuant to a plan of operation approved by order of the Financial Services Commission. The plan is subject to continuous review by the commission. The commission may, by order, withdraw approval of all or part of a plan if the commission determines that conditions have changed since approval was granted and that the purposes of the plan require changes in the plan. For the purposes of this subsection, residential coverage includes both personal lines residential coverage, which consists of the type of coverage provided by homeowner, mobile home owner, dwelling, tenant, condominium unit owner, and similar policies; and commercial lines residential coverage, which consists of the type of coverage provided by condominium association, apartment building, and similar policies.

3. With respect to coverage for personal lines residential structures:

a. Effective January 1, 2014, a structure that has a dwelling replacement cost of $1 million or more, or a single condominium unit that has a combined dwelling and contents replacement cost of $1 million or more, is not eligible for coverage by the corporation. Such dwellings insured by the corporation on December 31, 2013, may continue to be covered by the corporation until the end of the policy term. The office shall approve the method used by the corporation for valuing the dwelling replacement cost for the purposes of this subparagraph.

If a policyholder is insured by the corporation before being determined to be ineligible pursuant to this subparagraph and such policyholder files a lawsuit challenging the determination, the policyholder may remain insured by the corporation until the conclusion of the litigation.

b. Effective January 1, 2015, a structure that has a dwelling replacement cost of $900,000 or more, or a single condominium unit that has a combined dwelling and contents replacement cost of $900,000 or more, is not eligible for coverage by the corporation. Such dwellings insured by the corporation on December 31, 2014, may continue to be covered by the corporation only until the end of the policy term.

c. Effective January 1, 2016, a structure that has a dwelling replacement cost of $800,000 or more, or a single condominium unit that has a combined dwelling and contents replacement cost of $800,000 or more, is not eligible for coverage by the corporation. Such dwellings insured by the corporation on December 31, 2015, may continue to be covered by the corporation until the end of the policy term.

d. Effective January 1, 2017, a structure that has a dwelling replacement cost of $700,000 or more, or a single condominium unit that has a combined dwelling and contents replacement cost of $700,000 or more, is not eligible for coverage by the corporation. Such dwellings insured by the

corporation on December 31, 2016, may continue to be covered by the corporation until the end of the policy term.

The requirements of sub-subparagraphs b.-d. do not apply in counties where the office determines there is not a reasonable degree of competition. In such counties a personal lines residential structure that has a dwelling replacement cost of less than $1 million, or a single condominium unit that has a combined dwelling and contents replacement cost of less than $1 million, is eligible for coverage by the corporation.

4. It is the intent of the Legislature that policyholders, applicants, and agents of the corporation receive service and treatment of the highest possible level but never less than that generally provided in the voluntary market. It is also intended that the corporation be held to service standards no less than those applied to insurers in the voluntary market by the office with respect to responsiveness, timeliness, customer courtesy, and overall dealings with policyholders, applicants, or agents of the corporation.

5.a. Effective January 1, 2009, a personal lines residential structure that is located in the "wind-borne debris region," as defined in s. 1609.2, International Building Code (2006), and that has an insured value on the structure of $750,000 or more is not eligible for coverage by the corporation unless the structure has opening protections as required under

the Florida Building Code for a newly constructed residential structure in that area. A residential structure is deemed to comply with this sub-subparagraph if it has shutters or opening protections on all openings and if such opening protections complied with the Florida Building Code at the time they were installed.

b. Any major structure, as defined in s. 161.54(6)(a), that is newly constructed, or rebuilt, repaired, restored, or remodeled to increase the total square footage of finished area by more than 25 percent, pursuant to a permit applied for after July 1, 2015, is not eligible for coverage by the corporation if the structure is seaward of the coastal construction control line established pursuant to s. 161.053 or is within the Coastal Barrier Resources System as designated by 16 U.S.C. ss. 3501-3510.

6. With respect to wind-only coverage for commercial lines residential condominiums, ~~effective July 1, 2014,~~ a condominium may ~~shall~~ be deemed ineligible for coverage when ~~if~~ 50 percent or more of the units are rented more than eight times in a calendar year for a rental agreement period of less than 30 days.

Section 11. Subsection (1) of section 627.421, Florida Statutes, is amended to read:

627.421 Delivery of policy.—

(1) Subject to the insurer's requirement as to payment of premium, every policy shall be mailed, delivered, or electronically transmitted to the insured or to the person entitled thereto not later than 60 days after the effectuation of coverage. Notwithstanding any other provision of law, an insurer may allow a policyholder of personal lines insurance to affirmatively elect delivery of the policy documents, including, but not limited to, policies, endorsements, notices, or documents, by electronic means in lieu of delivery by mail. Electronic transmission of a policy for commercial risks, including, but not limited to, workers' compensation and employers' liability, commercial automobile liability, commercial automobile physical damage, commercial lines residential property, commercial nonresidential property, farmowners insurance, and the types of commercial lines risks set forth in s. 627.062(3)(d), constitutes delivery to the insured or to the person entitled to delivery, unless the insured or the person entitled to delivery communicates to the insurer in writing or electronically that he or she does not agree to delivery by electronic means. ~~Electronic transmission shall include a notice to the insured or to the person entitled to delivery of a policy of his or her right to receive the policy via United States mail rather than via electronic transmission. A paper copy of the policy shall be provided to~~

~~the insured or to the person entitled to delivery at his or her request.~~

Section 12. Paragraph (d) of subsection (4) of section 627.701, Florida Statutes, is amended to read:

627.701 Liability of insureds; coinsurance; deductibles.—

(4)

(d)1. A personal lines residential property insurance policy covering a risk valued at less than $500,000 may not have a hurricane deductible in excess of 10 percent of the policy dwelling limits, unless the following conditions are met:

a. The policyholder must personally write or type and provide to the insurer the following statement ~~in his or her own handwriting~~ and sign his or her name, which must also be signed by every other named insured on the policy, and dated: "I do not want the insurance on my home to pay for the first (specify dollar value) of damage from hurricanes. I will pay those costs. My insurance will not."

b. If the structure insured by the policy is subject to a mortgage or lien, the policyholder must provide the insurer with a written statement from the mortgageholder or lienholder indicating that the mortgageholder or lienholder approves the policyholder electing to have the specified deductible.

2. A deductible subject to the requirements of this paragraph applies for the term of the policy and for each

renewal thereafter. Changes to the deductible percentage may be implemented only as of the date of renewal.

3. An insurer shall keep the original copy of the signed statement required by this paragraph, electronically or otherwise, and provide a copy to the policyholder providing the signed statement. A signed statement meeting the requirements of this paragraph creates a presumption that there was an informed, knowing election of coverage.

4. The commission shall adopt rules providing appropriate alternative methods for providing the statements required by this section for policyholders who have a handicapping or disabling condition that prevents them from providing a handwritten statement.

Section 12. Paragraph (a) of subsection (2) and subsection (3) of section 627.712, Florida Statutes, are amended to read:

627.712 Residential windstorm coverage required; availability of exclusions for windstorm or contents.—

(2) A property insurer must make available, at the option of the policyholder, an exclusion of windstorm coverage.

(a) The coverage may be excluded only if:

1. When the policyholder is a natural person, the policyholder personally writes <u>or types</u> and provides to the insurer the following statement ~~in his or her own handwriting~~ and signs his or her name, which must also be signed by every other named insured on the policy, and dated: "I do not want the

insurance on my (home/mobile home/condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

2. When the policyholder is other than a natural person, the policyholder provides to the insurer on the policyholder's letterhead the following statement that must be signed by the policyholder's authorized representative and dated: "...(Name of entity)... does not want the insurance on its ...(type of structure)... to pay for damage from windstorms. ...(Name of entity)... will be responsible for these costs. ...(Name of entity's)... insurance will not."

(3) An insurer issuing a residential property insurance policy, except for a condominium unit owner policy or a tenant policy, must make available, at the option of the policyholder, an exclusion of coverage for the contents. The coverage may be excluded only if the policyholder personally writes or types and provides to the insurer the following statement ~~in his or her own handwriting~~ and signs his or her signature, which must also be signed by every other named insured on the policy, and dated: "I do not want the insurance on my (home/mobile home) to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

Section 14. Effective upon this act becoming a law, paragraph (b) of subsection (1) and paragraph (a) of subsection (9) of section 627.7152, Florida Statutes, are amended to read:

627.7152 Assignment agreements.—

(1) As used in this section, the term:

(b) "Assignment agreement" means any instrument by which post-loss benefits under a residential property insurance policy or commercial property insurance policy, as that term is defined in s. 627.0625(1), are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services, including, but not limited to, ~~to~~ inspecting, protecting, repairing, restoring, or replacing ~~protect, repair, restore, or replace~~ property or ~~to mitigate~~ mitigating against further damage to the property. The term does

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

Remove lines 7-16 and insert:

requirement for construction classes to apply policies having estimated annual premiums over a specified threshold; creating s. 624.46227, F.S.; authorizing any association, trust, or pool created for the purpose of forming a risk management mechanism or providing self-insurance for a public entity to use communications media technology to establish a quorum and conduct public business; amending s. 626.221, F.S.; exempting certain applicants for licensure as an all-lines adjuster from a required examination; reenacting s. 626.8734(1)(b), F.S., relating to nonresident all-lines adjuster license

qualifications, to incorporate the amendment made to s. 626.221, F.S., in a reference thereto; amending s. 626.856,

95279053

W/S

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: **Insurance & Banking Subcommittee**

Meeting Date: **January 13, 2022 2:00 PM**

- [x] Bill/PCS/PCB Number: **HB 503 : Insurance**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **Olson, Daniel**

Representing: **Florida Service Agreement Association**

Title:

Address: **300 S. Duval Street, #410**

City: **Tallahassee** State/Zip: **FL**

Phone Number: **(850) 425-4000**

- [x] 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
- [x] Lobbyist Appearance Form Submitted

Bill
Waive In Support
Amendment

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	____

Committee/Subcommittee hearing bill: Insurance & Banking Subcommittee

Representative Stevenson offered the following:

Amendment (with title amendment)

Remove lines 73-307 and insert:

recommended benchmark replacement and that has been selected or recommended by a relevant recommending body. However, if, in the reasonable judgment of a calculating person, the change, alteration, or modification selected or recommended by a relevant recommending body does not apply to the contract, security, or instrument or is insufficient to allow administration and calculation of the recommended benchmark replacement, the benchmark replacement conforming change may include other changes, alterations, or modifications that, in the reasonable judgment of the calculating person:

1. Are necessary to allow administration and calculation of the recommended benchmark replacement under or in respect of the contract, security, or instrument in a manner consistent with market practice for substantially similar contracts, securities, or instruments and, to the extent practicable, the manner in which the contract, security, or instrument was administered immediately before the LIBOR replacement date; and

2. Would not result in a disposition of the contract, security, or instrument for federal income tax purposes.

(d) "Calculating person" means, with respect to any contract, security, or instrument, a person responsible for calculating or determining a valuation, payment, or other measurement based on a benchmark. This person may be the determining person.

(e) "Contract, security, or instrument" includes, without limitation, any contract, agreement, mortgage, deed of trust, lease, instrument, obligation, or security, whether representing debt or equity, and including any interest in a corporation, partnership, or limited liability company.

(f) "Determining person" means, with respect to any contract, security, or instrument, the following persons in decreasing order of priority:

1. A person so specified.

2. A person with the authority, right, or obligation to do any of the following:

a. Determine the benchmark replacement that will take effect on the LIBOR replacement date.

b. Calculate or determine a valuation, payment, or other measurement based on a benchmark.

c. Notify other persons of the occurrence of a LIBOR discontinuance event, a LIBOR replacement date, or a benchmark replacement.

(g) "Fallback provision" means a term in a contract, security, or instrument which sets forth a methodology or procedure for determining a benchmark replacement, including any term relating to the date on which the benchmark replacement becomes effective, without regard to whether a benchmark replacement can be determined in accordance with the methodology or procedure.

(h) "LIBOR" means, for purposes of the application of this section to any particular contract, security, or instrument, the United States dollar LIBOR, formerly known as the London Interbank Offered Rate, as administered by ICE Benchmark Administration, or any predecessor or successor thereof, or any tenor thereof, as applicable, that is used in making any calculation or determination of benchmark rates.

(i)1. "LIBOR discontinuance event" means the earliest to occur of any of the following:

a. A public statement or publication of information by, or on behalf of, the administrator of LIBOR announcing that the

administrator has ceased or will cease to provide LIBOR permanently or indefinitely, if, at the time of the statement or publication, there is no successor administrator that will continue to provide LIBOR.

b. A public statement or publication of information by the regulatory supervisor for the administrator of LIBOR, the Federal Reserve System, an insolvency official with jurisdiction over the administrator of LIBOR, a resolution authority with jurisdiction over the administrator of LIBOR, or a court or an entity with similar insolvency or resolution authority over the administrator of LIBOR, announcing that the administrator of LIBOR has ceased or will cease to provide LIBOR permanently or indefinitely, if, at the time of the statement or publication, there is no successor administrator that will continue to provide LIBOR.

c. A public statement or publication of information by the regulatory supervisor for the administrator of LIBOR announcing that LIBOR is no longer representative.

2. A public statement or publication of information that affects one or more tenors of LIBOR does not constitute a LIBOR discontinuance event with respect to a contract, security, or instrument that:

a. Provides for only one tenor of LIBOR, if the contract, security, or instrument requires interpolation and the tenor can be interpolated from LIBOR tenors that are not so affected; or

b. Allows a party to choose from more than one tenor of LIBOR and any of the tenors is not so affected or, if the contract, security, or instrument requires interpolation, can be interpolated from LIBOR tenors that are not so affected.

(j)1. "LIBOR replacement date" means:

a. In the case of a LIBOR discontinuance event described in sub-subparagraph (i)1.a. or sub-subparagraph (i)1.b., the later of:

(I) The date of the public statement or publication of information referenced in sub-subparagraph (i)1.a. or sub-subparagraph (i)1.b.; or

(II) The date on which the administrator of LIBOR permanently or indefinitely ceases to provide LIBOR.

b. In the case of a LIBOR discontinuance event described in sub-subparagraph (i)1.c., the date of the public statement or publication of information referenced in sub-subparagraph (i)1.c.

2. A date that affects one or more tenors of LIBOR does not constitute a LIBOR replacement date with respect to a contract, security, or instrument that:

a. Provides for only one tenor of LIBOR, if the contract, security, or instrument requires interpolation and the tenor can be interpolated from LIBOR tenors that are not so affected; or

b. Allows a party to choose from more than one tenor of LIBOR and any of the tenors is not so affected or, if the

contract, security, or instrument requires interpolation, can be interpolated from LIBOR tenors that are not so affected.

(k) "Recommended benchmark replacement" means, with respect to any particular type of contract, security, or instrument, a benchmark replacement based on SOFR that must include any recommended spread adjustment and any benchmark replacement conforming change that have been selected or recommended by a relevant recommending body with respect to the type of contract, security, or instrument.

(l) "Recommended spread adjustment" means a spread adjustment, or method for calculating or determining the spread adjustment, which has been selected or recommended by a relevant recommending body for a recommended benchmark replacement for a particular type of contract, security, or instrument and for a particular term to account for the effects of the transition or change from LIBOR to a recommended benchmark replacement. This term may be a positive or negative value or zero.

(m) "Relevant recommending body" means the Federal Reserve Board, the Federal Reserve Bank of New York, the Alternative Reference Rates Committee, or a successor to any of them.

(n) "SOFR" means, with respect to any day, the secured overnight financing rate published for the day by the Federal Reserve Bank of New York as the administrator of the benchmark, or a successor administrator, on the Federal Reserve Bank of New York's website.

(3) On the LIBOR replacement date, the recommended benchmark replacement, by operation of law, shall be the benchmark replacement for a contract, security, or instrument that uses LIBOR as a benchmark and that:

(a) Does not contain a fallback provision; or

(b) Contains fallback provisions resulting in a benchmark replacement, other than a recommended benchmark replacement, that is based in any way on a LIBOR value.

(4) After the occurrence of a LIBOR discontinuance event, any fallback provisions in a contract, security, or instrument which provide for a benchmark replacement based on or otherwise involving a poll, survey, or inquiry for quotes or information concerning interbank lending rates or any interest rate or dividend rate based on LIBOR shall be void and of no force or effect.

(5)(a) A determining person may, but is not required to, select the recommended benchmark replacement as the benchmark replacement after the occurrence of a LIBOR discontinuance event. The selection of the recommended benchmark replacement must be:

1. Irrevocable;

2. Made by the earlier of the LIBOR replacement date or the latest date for selecting a benchmark replacement according to the contract, security, or instrument; and

3. Used in any determination of the benchmark under or with respect to the contract, security, or instrument occurring on and after the LIBOR replacement date.

(b) Paragraph (a) applies to a contract, security, or instrument that uses LIBOR as a benchmark and that contains fallback provisions allowing or requiring the selection of a benchmark replacement that is:

1. Based in any way on a LIBOR value; or

2. The substantive equivalent of paragraph (7)(a), paragraph (7)(b), or paragraph (7)(c).

(6) If a recommended benchmark replacement becomes the benchmark replacement for a contract, security, or instrument under this section, then all benchmark replacement conforming changes that are applicable to the recommended benchmark replacement must become an integral part of the contract, security, or instrument by operation of law.

(7) The selection or use of a recommended benchmark replacement as a benchmark replacement under or in respect of a contract, security, or instrument by operation of this section constitutes all of the following:

(a) A commercially reasonable replacement for and a commercially substantial equivalent to LIBOR.

(b) A reasonable, comparable, or analogous term for LIBOR under or in respect of the contract, security, or instrument.

(c) A replacement that is based on a methodology or information that is similar or comparable to LIBOR.

(d) Substantial performance by any person of any right or obligation relating to or based on LIBOR under or in respect of a contract, security, or instrument.

(8) A LIBOR discontinuance event, a LIBOR replacement date, the selection or use of a recommended benchmark replacement as a benchmark replacement, or the determination, implementation, or performance of a benchmark replacement conforming change, in each case, by operation of this section, may not:

(a) Be deemed to impair or affect the right of any person to receive a payment, or affect the amount or timing of the payment, under a contract, security, or instrument;

(b) Have the effect of discharging or excusing performance under a contract, security, or instrument for any reason, claim, or defense, including, but not limited to, any force majeure or other provision in a contract, security, or instrument;

(c) Have the effect of giving any person the right to unilaterally terminate or suspend performance under a contract, security, or instrument;

(d) Have the effect of constituting a breach of a contract, security, or instrument; or

(e) Have the effect of voiding or nullifying a contract, security, or instrument.

(9) A person is not liable for damages to any other person, and is not subject to any claim or request for equitable relief, arising out of or related to the selection or use of a recommended benchmark replacement or the determination, implementation, or performance of a benchmark replacement conforming change, in each case, by operation of this section. The selection or use of the recommended benchmark replacement or the determination, implementation, or performance of a benchmark replacement conforming change may not give rise to any claim or cause of action by any person in law or in equity.

(10) The selection or use of a recommended benchmark replacement or the determination, implementation, or performance of a benchmark replacement conforming change, by operation of this section, may not be deemed to:

(a) Be an amendment or modification of a contract, security, or instrument.

(b) Prejudice, impair, or affect a person's rights, interests, or obligations under or in respect of a contract, security, or instrument.

(11) Except as provided in subsection (3) or subsection (5), this section may not be interpreted as creating a negative inference or negative presumption regarding the validity or enforceability of any of the following:

(a) A benchmark replacement that is not a recommended benchmark replacement.

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

Remove lines 20-22 and insert:
circumstances; providing construction;

WS

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: HB139

Amendment Barcode Number: _____

Name: Al Palacio

Representing: Florida State Fraternal Order of Police

Title: Director

Address: 3300 NW 27 Ave

City: Miami State/Zip: FL 3342

Phone Number: 786. 299. 7542 Meeting Date: 1/13/2022

Committee/Subcommittee: INS & Banking

Presentation/Workshop Topic: _____

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

W/S

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 139

Amendment Barcode Number: _____

Name: FELIX DEL ROSARIO

Representing: MIAMI ~~FOP~~ LODGE #20

Title: OFFICER

Address: 2852 SW 68 AVE

City: MIAMI State/Zip: FL 33155

Phone Number: 305-310-4081 Meeting Date: 01.13.2022

Committee/Subcommittee: INSURANCE / BANKING

Presentation/Workshop Topic: _____

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

w/s

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: 139

Amendment Barcode Number: _____

Name: Matt Puckett

Representing: Florida Police Benevolent Association

Title: Lobbyist

Address: 300 East Brevard Street

City: Tallahassee State/Zip: FL 32327

Phone Number: _____ Meeting Date: 1/13/2022

Committee/Subcommittee: Insurance & Banking

Presentation/Workshop Topic: _____

Registered Lobbyist: YES [X] NO [ ]

State Employee: YES [ ] NO [X]

- [ ] 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 [X] Waive in Opposition [ ] Info only [ ]

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

4/5

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 139

Amendment Barcode Number: _____

Name: THOMAS REYES

Representing: MIAMI FRATERNAL ORDER OF POLICE

Title: PRESIDENT

Address: 710 SW 12 AVE

City: MIAMI State/Zip: FL 33130

Phone Number: 786-514-4542 Meeting Date: 1/13/22

Committee/Subcommittee: INS. & BANKING

Presentation/Workshop Topic: _____

Registered Lobbyist: YES [ ] NO [X]

State Employee: YES [ ] NO [X]

- [ ] 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 [X] Opponent [ ] Waive in Support [X] 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.

u/s

Bill ☑ Amendment ☐

Bill/PCS/PCB Number: 275

Amendment Barcode Number: _____

Name: Weneca Troncoso

Representing: Florida Association of Health Plans

Title: Vice President + General Counsel

Address: 200 W. College Ave Ste 104

City: Tallahassee State/Zip: FL 32309

Phone Number: 850-212-3178 Meeting Date: 1/13/22

Committee/Subcommittee: Insurance + Banking

Presentation/Workshop Topic: _____

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 ☐

43662816

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COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: **Insurance & Banking Subcommittee**

Meeting Date: **January 13, 2022 2:00 PM**

☑	Bill/PCS/PCB Number:	**HB 451 : Sufficiency of Description of Security Interests**
☐	Amendment Barcode Number:	**N/A**
☐	Presentation/Workshop Topic:	**N/A**

Name: **Edenfield, Martha**

Representing: **Real Property, Probate & Trust Law Section of the Florida Bar**

Title:

Address: **Dean Mead, 106 E. College Avenue, Suite 1200**

City: **Tallahassee** State/Zip: **FL**

Phone Number: **(850) 999-4100**

☑ 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

Bill
Waive In Support
Amendment

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: 500

Amendment Barcode Number: _____

Name: _____

Representing: _____

Title: _____

Address: _____

City: _____ State/Zip: _____

Phone Number: _____ Meeting Date: _____

Committee/Subcommittee: _____

Presentation/Workshop Topic: _____

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 ☐

81487263

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: **Insurance & Banking Subcommittee**

Meeting Date: **January 13, 2022 2:00 PM**

- [x] Bill/PCS/PCB Number: **HB 503 : Insurance**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **Handerhan, Paul**

Representing: **Florida Association for Insurance Reform**

Title:

Address: **120 S Monroe St**

City: **Tallahassee** State/Zip: **FL**

Phone Number: **(850) 727-7087**

- [x] 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
- [x] Lobbyist Appearance Form Submitted

Bill
Waive In Support
Amendment

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

w/s

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: 695

Amendment Barcode Number: _____

Name: Austin Stowers

Representing: Dept. of Financial Services

Title: Legislative Affairs Director

Address: PL 11 The Capitol

City: Tallahassee State/Zip: FL 32399

Phone Number: 850 413 5939 Meeting Date: 1/13

Committee/Subcommittee: Insurance & Banking

Presentation/Workshop Topic: _____

Registered Lobbyist: YES [X] NO [ ]

State Employee: YES [X] 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 [X] Opponent [ ] Waive in Support [X] Waive in Opposition [ ] Info only [ ]

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

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

W/S

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

Bill ☑ Amendment ☐

Bill/PCS/PCB Number: 695

Amendment Barcode Number: _____

Name: Grant Phillips

Representing: Office of Insurance Regulation

Title: Deputy Gov Affairs Director

Address: 200 E Gaines St.

City: _____ State/Zip: _____

Phone Number: _____ Meeting Date: 1/13

Committee/Subcommittee: Insurance and Banking Sub

Presentation/Workshop Topic: _____

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 ☐

00131473

4/5

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: **Insurance & Banking Subcommittee**

Meeting Date: **January 13, 2022 2:00 PM**

- [x] Bill/PCS/PCB Number: **HB 695 : Property Insurer Reimbursements**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **Handerhan, Paul**

Representing: **Florida Association for Insurance Reform**

Title:

Address: **120 S Monroe St**

City: **Tallahassee** State/Zip: **FL**

Phone Number: **(850) 727-7087**

- [x] 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
- [x] Lobbyist Appearance Form Submitted

Bill
Waive In Support
Amendment

03328763

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: **Insurance & Banking Subcommittee**

Meeting Date: **January 13, 2022 2:00 PM**

☑	Bill/PCS/PCB Number:	**HB 925 : Benchmark Replacements for London Interbank Offered Rate**
☐	Amendment Barcode Number:	**N/A**
☐	Presentation/Workshop Topic:	**N/A**

Name: **DiMarco, Anthony**

Representing: **Florida Bankers Association**

Title: **Executive Vice President**

Address: **1001 Thomasville Rd, Ste 201**

City: **Tallahassee** State/Zip: **FL**

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

Bill
Proponent
Amendment

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: 7013

Amendment Barcode Number: _____

4/5

Name: Austin Stowers

Representing: Dept. of Financial Services

Title: Legislative Affairs Director

Address: PL 11 The Capitol

City: Tallahassee State/Zip: FL/32399

Phone Number: 850 413 5939 Meeting Date: 1/13

Committee/Subcommittee: Insurance & Banking

Presentation/Workshop Topic: _____

Registered Lobbyist: YES [X] NO [ ]

State Employee: YES [X] 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 [X] Waive in Opposition [ ] Info only [ ]

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