Insurance & Banking Subcommittee

Thursday, January 18, 2024
9:00 AM - 12:00 PM
Morris Hall (17 HOB)

Action Packet

Paul Renner
Speaker

Wyman Duggan
Chair

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

Summary:

Insurance & Banking Subcommittee

Thursday January 18, 2024 09:00 am

PCS for HB 311	Favorable With Amendment(s)	Yeas: 17	Nays: 0
	Amendment PCS for HB 311 a1 Adopted Without Objection		
HB 605	Favorable With Committee Substitute	Yeas: 18	Nays: 0
	Amendment 365049 Adopted Without Objection		
HB 625	Favorable With Committee Substitute	Yeas: 16	Nays: 0
	Amendment 389933 Adopted Without Objection		
HB 637	Favorable With Committee Substitute	Yeas: 17	Nays: 0
	Amendment 717201 Adopted Without Objection		
PCS for HB 939	Favorable	Yeas: 14	Nays: 4
HB 943	Favorable	Yeas: 16	Nays: 0

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

Attendance:

	Present	*Absent*	*Excused*
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 Griffitts, Jr.	X		
Christine Hunschofsky	X		
Rachel Plakon	X		
Joel Rudman	X		
Kevin Steele	X		
Cyndi Stevenson	X		
Allison Tant	X		
John Temple	X		
Chase Tramont	X		
Marie Woodson	X		
Totals:	**18**	**0**	**1**

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

PCS for HB 311 : Securities

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)			X		
	Total Yeas: 17	**Total Nays: 0**			

PCS for HB 311 Amendments

Amendment PCS for HB 311 a1

[X] *Adopted Without Objection*

Appearances:

Amendment PCS for HB 311 a1
Mason, Ash (Lobbyist) (State Employee) - Waive In Support
Office of Financial Regulation
Legislative Affairs Director
200 East Gaines Street
Tallahassee, FL 32399
Phone: 813-380-7071

Garling, Tiffany (Lobbyist) - Waive In Support
Florida Chamber of Commerce
Director of Economic Development, Innovation, Infrastructure Policy
136 S. Bronough Street
Tallahassee, 32301
Phone: 850-661-3339

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

Location: Morris Hall (17 HOB)

PCS for HB 311 : Securities (continued)

Appearances: (continued)

Diaz Lyon, Aimee (Lobbyist) - Waive In Support
The Business Law Section of the Florida Bar
119 South Monroe Street, Suite 200
Tallahassee, FL 32301
Phone: 850-205-9000

Cruz, David (Lobbyist) - Waive In Support
Florida League of Cities
Legislative Counsel
P.O. Box 1757
Tallahassee, FL 32302
Phone: 701-3676

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

HB 605 : Asset Protection Products

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)			X		
	Total Yeas: 18	**Total Nays: 0**			

HB 605 Amendments

Amendment 365049

[X] *Adopted Without Objection*

Appearances:

Kalifeh, Ashley (Lobbyist) - Proponent
Guaranteed Asset Protection Alliance
Lobbyist
101 Jefferson St.
Tallahassee, FL
Phone: 850-222-9075

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

HB 625 : Property Insurance Coverage

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)			X		
Total Yeas: 16		**Total Nays: 0**			

HB 625 Amendments

Amendment 389933

[X] *Adopted Without Objection*

Appearances:

Moore, Travis (General Public) - Proponent
Community Associations Institute
P.O. Box 2020
St. Petersburg, FL 33731
Phone: 727-421-6902

Mercier, Matthew (General Public) - Proponent
CBIZ Insurance Services
National Practice Leader
1605 Main Street Suite 1010
Sarasota, FL 34236
Phone: 941-586-0702

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

Location: Morris Hall (17 HOB)

HB 625 : Property Insurance Coverage (continued)

Appearances: (continued)

Murphy, BG (Lobbyist) - Proponent
Florida Association of Insurance Agents (FAIA)
Director of Government Affairs
3159 Shamrock St. South
Tallahassee, FL 32309
Phone: 850-413-7200

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

HB 637 : Treatment by a Medical Specialist

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)			X		
	Total Yeas: 17	**Total Nays: 0**			

HB 637 Amendments

Amendment 717201

[X] *Adopted Without Objection*

Appearances:

Bishop, Barney (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
Florida Smart Justice Alliance
CEO
1454 Vieux Carre Dr.
Tallahassee FL
Phone: 850-510-9922

Amendment 717201
Salvatori, Rocco (State Employee) - Waive In Opposition
Florida Professional Firefighters
Vice President
343 W. Madison St.
Tallahassee, FL 32301
Phone: 850-224-7333

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

Location: Morris Hall (17 HOB)

HB 637 : Treatment by a Medical Specialist (continued)

Appearances: (continued)

Berzowski, Jason - Waive In Support
Suncoast Professional Firefighters and Paramedics
District Vice President
604 49th Street East
Bradenton, FL
Phone: 941-527-9934

Haas, Jason - Waive In Support
Polk County Firefighters & Hernando County Firefighters
President / District Vice President
9076 Pembelton St.
Spring Hill, FL
Phone: 357-279-3052

Anderson, Bruce - Waive In Support
Indian River County Professional Firefighters
Phone: 772-473-0589

Wyse, Randy - Waive In Support
Florida Firefighters
Vice President
343 W. Morror St.
Tampa, FL
Phone: 904-334-8470

Reyburn, Drew - Waive In Support
Palm Beach County Professional Firefighters

Pearson, Tim - Waive In Support
Hillsborough County Firefighters Local 2294

Ward, Michael, S. (At Request of Member, Committee or Staff) - Waive In Support
Suncoast Police Benevolent Association
Senior Vice President
14141 46th St. N. # 1205
Clearwarter, FL 33762
Phone: 727-204-9494

Smith, William B. (Lobbyist) (State Employee) - Waive In Support
Florida PBA
Vice President of legislative Affairs
300 Brevard Street
Tallahassee, FL 32301
Phone: 305-333-4344

Vazquez, Jon - Waive In Support
Florida Police Benevolent Association
Vice President
300 E. Brevard St.
Tallahassee, FL 32301
Phone: 800-733-3722

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

HB 637 : Treatment by a Medical Specialist (continued)

Appearances: (continued)

Salvatori, Rocco (State Employee) (General Public) (Lobbyist Appearance Form Submitted) - Proponent
Florida Professional Firefighters
Vice President
343 W. Madison St.
Tallahassee, 32301
Phone: 850-224-7333

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

PCS for HB 939 : Consumer Protection

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky		X			
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant		X			
John Temple	X				
Chase Tramont	X				
Marie Woodson		X			
Wyman Duggan (Chair)			X		
Total Yeas: 14		**Total Nays: 4**			

Appearances:

De Campos, Eric (Lobbyist) (Lobbyist Appearance Form Submitted) - Waive In Support
National Insurance Crime Bureau (NICB)
1515 W. 22nd St. Suite 400 Suite 1300W
Oak Brook IL
Phone: 847-989-7104

Murphy, BG (Lobbyist) - Waive In Support
Florida Association of Insurance Agents (FAIA)
3159 Shamrock St. South
Tallahassee, Florida 32309
Phone: 850-893-4155

Carter, Tasha (Lobbyist) (State Employee) - Waive In Support
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Phone: 850-413-2868

Mitchell, Chase (Lobbyist) (State Employee) - Waive In Support
Department of Financial Services
Legislative Affairs Director
200 East Gaines Street
Tallahassee, FL 32399

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

COMMITTEE MEETING REPORT

Insurance & Banking Subcommittee

1/18/2024 9:00AM

Location: Morris Hall (17 HOB)

HB 943 : Pub. Rec./My Safe Florida Home Program

[X] *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 Griffitts, Jr.	X				
Christine Hunschofsky	X				
Rachel Plakon	X				
Joel Rudman	X				
Kevin Steele	X				
Cyndi Stevenson	X				
Allison Tant	X				
John Temple	X				
Chase Tramont	X				
Marie Woodson	X				
Wyman Duggan (Chair)			X		
Total Yeas: 16		**Total Nays: 0**			

Appearances:

Mitchell, Chase (Lobbyist) (State Employee) - Waive In Support
Department of Financial Services
Legislative Affairs Director
200 East Gaines Street, PL 11
Tallahassee, FL 32399
Phone: 850-413-2866

Carter, Tasha (State Employee) - Waive In Support
Office of Insurance Regulation
Florida's Insurance Consumer Advocate
200 East Gaines Street
Tallahassee, FL 32399
Phone: 850-413-2868

Committee meeting was reported out: Thursday, January 18, 2024 2:01PM

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 Tramont offered the following:

Amendment (with title amendment)

Remove lines 48-421 and insert:

asset protection products issued before October 1, 2008.

Section 2. Paragraph (g) of subsection (11) of section 520.07, Florida Statutes, is amended, and paragraphs (h) and (i) are added to that subsection, to read:

520.07 Requirements and prohibitions as to retail installment contracts.—

(11) In conjunction with entering into any new retail installment contract or contract for a loan, a motor vehicle retail installment seller as defined in s. 520.02, a sales finance company as defined in s. 520.02, or a retail lessor as

defined in s. 521.003, and any assignee of such an entity, may offer, for a fee or otherwise, optional guaranteed asset protection products in accordance with this chapter. The motor vehicle retail installment seller, sales finance company, retail lessor, or assignee may not require the purchase of a guaranteed asset protection product as a condition for making the loan. In order to offer any guaranteed asset protection product, a motor vehicle retail installment seller, sales finance company, or retail lessor, and any assignee of such an entity, shall comply with the following:

(g) If a contract for a guaranteed asset protection product is terminated, the entity shall refund to the buyer any unearned fees paid for the contract unless the contract provides otherwise. A refund is not due to a consumer who receives a benefit under such product. In order to receive a refund, the buyer must notify the entity of the event terminating the contract and request a refund within 90 days after the occurrence of the event terminating the contract. An entity may offer a buyer a contract that does not provide for a refund only if the entity also offers that buyer a bona fide option to purchase a comparable contract that provides for a refund. <u>An entity may not deduct more than $75 in administrative fees from a refund made under this subsection.</u>

(h) Guaranteed asset protection products may be cancelable or noncancelable after a free-look period as defined in s. 520.152.

(i) If the termination of the guaranteed asset protection product occurs because of a default under the retail installment contract or contract for a loan, the repossession of the motor vehicle associated with the retail installment contract or contract for a loan, or any other termination of the retail installment contract or contract for a loan, the entity may pay any refund due directly to the holder or administrator and apply the refund as a reduction of the amount owed under the retail installment contract or contract for a loan, unless the buyer can show that the retail installment contract has been paid in full.

Section 3. Section 520.151, Florida Statutes, is created to read:

520.151 Florida Vehicle Value Protection Agreements Act.—Sections 520.151-520.156 may be cited as the "Florida Vehicle Value Protection Agreements Act."

Section 4. Section 520.152, Florida Statutes, is created to read:

520.152 Definitions.—As used in ss. 520.151-520.156, unless the context or subject matter otherwise requires, the term:

(1) "Administrator" means the person who is responsible for the administrative or operational function of managing vehicle value protection agreements, including, but not limited to, the adjudication of claims or benefit requests by contract holders.

(2) "Commercial transaction" means a transaction in which the motor vehicle subject to the transaction is used primarily for business or commercial purposes.

(3) "Contract holder" means a person who is the purchaser or holder of a vehicle value protection agreement.

(4) "Finance agreement" means a loan, retail installment sales contract, or lease for the purchase, refinancing, or lease of a motor vehicle.

(5) "Free-look period" means the period of time, commencing on the effective date of the contract, during which the buyer may cancel the contract for a full refund of the purchase price. This period may not be shorter than 30 days.

(6) "Motor vehicle" has the same meaning as provided in s. 520.02.

(7) "Provider" means a person that is obligated to provide a benefit under a vehicle value protection agreement. A provider may function as an administrator or retain the services of a third-party administrator.

(8) "Vehicle value protection agreement" includes a contractual agreement that provides a benefit toward either the

reduction of some or all of the contract holder's current finance agreement deficiency balance or the purchase or lease of a replacement motor vehicle or motor vehicle services upon the occurrence of an adverse event to the motor vehicle, including, but not limited to, loss, theft, damage, obsolescence, diminished value, or depreciation. The term does not include guaranteed asset protection products as defined in s. 520.02. Such a product is not insurance for purposes of the Florida Insurance Code.

Section 5. Section 520.153, Florida Statutes, is created to read:

520.153 Requirements and prohibitions as to vehicle value protection agreements.—

(1) Vehicle value protection agreements may be offered, sold, or given to consumers in this state in compliance with this act.

(2) Notwithstanding any other law, any amount charged or financed for a vehicle value protection agreement is not considered a finance charge or interest and must be separately stated in the finance agreement and in the vehicle value protection agreement.

(3) The extension of credit, the terms of credit, or the terms of the related motor vehicle sale or lease may not be conditioned upon the consumer's payment for or financing of any charge for a vehicle value protection agreement. However, a

vehicle value protection agreement may be discounted or given at no charge in connection with the purchase of other noncredit-related goods or services.

(4) A provider may use an administrator or other designee to administer a vehicle value protection agreement.

(5) A vehicle value protection agreement may not be sold or given to any person unless he or she has been or will be provided access to a copy of such vehicle value protection agreement at a reasonable time after such vehicle value protection agreement is sold or given.

(6) A vehicle value protection agreement may not be sold or given if coverage is duplicative of another vehicle value protection agreement sold or given to a person or duplicative of a guaranteed asset protection product.

(7) Each provider shall do one of the following:

(a) Insure all of its vehicle value protection agreements under a policy that pays or reimburses the contract holder in the event the provider fails to perform its obligations under the vehicle value protection agreement. The insurer must be licensed or otherwise authorized or eligible to do business in this state.

(b) Maintain a funded reserve account for its obligations under its contracts issued and outstanding in this state. The reserves may not be less than 40 percent of gross consideration received, less claims paid, on the sale of the vehicle value

protection agreement for all in-force contracts in this state. The reserve must be placed in trust with the office and have a financial security deposit valued at not less than 5 percent of the gross consideration received, less claims paid, on the sale of the vehicle value protection agreements for all vehicle value protection agreements issued and in force in this state, but at least $25,000. The reserve account must consist of one of the following:

1. A surety bond issued by an authorized surety.

2. Securities of the type eligible for deposit by insurers as provided in s. 625.52.

3. Cash.

4. A letter of credit issued by a qualified financial institution.

(c) Maintain, or together with its parent corporation maintain, a net worth or stockholders' equity of $100 million and, upon request, provide the office with a copy of the provider's or the provider's parent company's Form 10-K or Form 20-F filed with the Securities and Exchange Commission within the last calendar year, or if the company does not file with the Securities and Exchange Commission, a copy of the company's audited financial statements, which must show a net worth of the provider or its parent company of at least $100 million. If the provider's parent company's Form 10-K, Form 20-F, or financial statements are filed to meet the provider's financial security

requirement, the parent company must agree to guarantee the obligations of the provider relating to vehicle value protection agreements sold by the provider in this state.

(8) A financial security requirement other than those imposed in subsection (7) may not be imposed on vehicle value protection agreement providers.

Section 6. Section 520.154, Florida Statutes, is created to read:

520.154 Disclosures.—

(1) A vehicle value protection agreement must disclose in writing, in clear, understandable language, all of the following:

(a) The name and address of the provider, contract holder, and administrator, if any.

(b) The terms of the vehicle value protection agreement, including, but not limited to, the purchase price to be paid by the contract holder, if any, the requirements for eligibility and conditions of coverage, and any exclusions.

(c) Whether the vehicle value protection agreement may be canceled by the contract holder during a free-look period as defined in s. 520.152, and that, in the event of cancellation, the contract holder is entitled to a full refund of the purchase price, if any, so long as no benefits have been provided.

(d) The procedure the contract holder must follow, if any, to obtain a benefit under the terms and conditions of the

vehicle value protection agreement, including, if applicable, a telephone number, website, or mailing address where the contract holder may apply for a benefit.

(e) Whether the vehicle value protection agreement is cancelable after the free-look period and the conditions under which it may be canceled, including the procedures for requesting any refund of the unearned purchase price paid by the contract holder. In the event that the agreement is cancelable, it must include the methodology for calculating any refund due of the unearned purchase price of the vehicle value protection agreement.

(f) That the extension of credit, the terms of the credit, or the terms of the related motor vehicle sale or lease may not be conditioned upon the purchase of the vehicle value protection agreement.

(2) A vehicle value protection agreement must state the terms, restrictions, or conditions governing cancellation of the vehicle value protection agreement before the termination or expiration date of the vehicle value protection agreement by either the provider or the contract holder. The provider of the vehicle value protection agreement shall mail a written notice to the contract holder at the last known address of the contract holder contained in the records of the provider at least 5 days before cancellation by the provider, which notice must state the effective date of the cancellation and the reason for the

cancellation. However, such prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by the contract holder to the provider or administrator, or a substantial breach of duties by the contract holder relating to the covered motor vehicle or its use. If a vehicle value protection agreement is canceled by the provider for a reason other than nonpayment of the provider fee, the provider must refund to the contract holder 100 percent of the unearned pro rata provider fee paid by the contract holder, if any. If coverage under the vehicle value protection agreement continues after a claim, any refund may reflect a deduction for claims paid and, at the discretion of the provider, an administrative fee of not more than $75.

Section 7. Section 520.155, Florida Statutes, is created to read:

520.155 Commercial transactions exempt.—Sections 520.154 and 520.156 do not apply to vehicle value protection agreements offered in connection with a commercial transaction.

Section 8. Section 520.156, Florida Statutes, is created to read:

520.156 Penalties.—A provider, an administrator, or any other person who willfully and intentionally violates ss. 520.151-520.155 commits a noncriminal violation as defined in s. 775.08(3), punishable by a fine not to exceed $500 per violation and not more than $10,000 in the aggregate for all violations of

a similar nature. For purposes of this section, the term "violations of a similar nature" means violations that consist of the same or similar course of conduct, action, or practice, irrespective of the number of times the action, conduct, or practice determined to be a violation of ss. 520.151-520.155 occurred.

Section 9. Section 520.157, Florida Statutes, is created to read:

520.157 Excess wear and use waiver.—

(1) For purposes of this section, the term "excess wear and use waiver" means a contractual agreement wherein a lessor agrees, regardless of whether subject to a separate fee, to cancel or waive all or part of amounts that may become due under a lease agreement as a result of excess wear and use of a motor vehicle, which agreement must be part of, or a separate addendum to, the lease agreement. Such waivers may also cancel or waive amounts due for excess mileage.

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

Remove lines 5-27 and insert:

520.07, F.S.; prohibiting certain entities from deducting more than a specified amount in administrative fees when providing a refund of a guaranteed asset protection product; authorizing

guaranteed asset protection products to be cancelable or noncancelable under certain circumstances; authorizing certain entities to pay refunds directly to the holder or administrator of a loan under certain circumstances; creating s. 520.151, F.S.; providing a short title; creating s. 520.152, F.S.; defining terms; creating s. 520.153, F.S.; authorizing the offer, sale, or gift of vehicle value protection agreements in compliance with a certain act; specifying a requirement regarding the amount charged or financed for a vehicle value protection agreement; prohibiting the conditioning of credit offers or terms for the sale or lease of a motor vehicle upon a consumer's payment for or financing of any charge for a vehicle value protection agreement; authorizing discounting or giving the vehicle value protection agreement at no charge under certain circumstances; authorizing providers to use an administrator or other designee for administration of vehicle value protection agreements; prohibiting vehicle value protection agreements from being sold under certain circumstances; specifying financial security requirements for providers; prohibiting additional financial security requirements from being imposed on providers; creating s. 520.154, F.S.; requiring vehicle value protection agreements to include certain disclosures in writing, in clear and understandable language; requiring vehicle value protection agreements to state the terms, restrictions, or conditions

governing cancellation by the provider or the contract holder; specifying requirements for notice by the provider, refund of fees, and deduction of fees in the event the vehicle value protection agreement is canceled; creating s. 520.155, F.S.; providing an exemption for vehicle value protection agreements in connection with a commercial transaction; creating s. 520.156, F.S.; providing noncriminal penalties; defining the term "violations of a similar nature"; creating s. 520.157, F.S.; defining the term "excess wear and use waiver"; authorizing a retail lessee to contract with a retail lessor for an excess wear and use waiver; prohibiting conditioning the terms of the consumer's motor vehicle lease on his or her payment for any excess wear and use waiver; authorizing discounting or giving the excess wear and use waiver at no charge under certain circumstances; requiring certain disclosures for a lease agreement that includes an excess wear and use waiver; providing construction; providing an effective date.

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 Buchanan offered the following:

Amendment (with title amendment)

Remove lines 155-178 and insert:

6. Beginning with the implementation of the corporation's next annual rate change on or after August 1, 2024, if the corporation writes a commercial lines residential condominium wind-only policy for a condominium where 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, the rate charged for such policy is not subject to the provisions of subparagraph (n)5 ~~With respect to wind-only coverage for commercial lines residential condominiums, effective July 1, 2014, a condominium shall be deemed ineligible~~

~~for coverage 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 2. Paragraph (c) of subsection (5) of section 627.7011, Florida Statutes, is amended to read:

627.7011 Homeowners' policies; offer of replacement cost coverage and law and ordinance coverage.—

(5)

(c) For a roof that is at least 15 years old, an insurer must allow a homeowner to have a roof inspection performed by an authorized inspector at the homeowner's expense before requiring the replacement of the roof of a residential structure as a condition of issuing or renewing a homeowner's insurance policy. The insurer may not refuse to issue or refuse to renew a homeowner's insurance policy solely because of roof age if an inspection of the roof of the residential structure performed by an authorized inspector indicates that the roof has 5 years or more of useful life remaining. An authorized inspector must use the personal roof condition inspection form issued by Citizens Property Insurance Corporation and approved by the office. An authorized inspector may provide an appendix to this form which includes pictures or other documentation to demonstrate the remaining useful life of the roof.

Section 3. Section 627.7014, Florida Statutes, is created to read:

627.7014 Commercial roof inspections.

(1) For the purposes of this section, the term "authorized inspector" has the same meaning as s. 627.7011.

(2) An authorized inspector inspecting the roof of a commercial structure must use the commercial roof condition inspection form issued by Citizens Property Insurance Corporation and approved by the office. An authorized inspector may provide an appendix to this form which includes pictures or other documentation to demonstrate the remaining useful life of the roof.

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

Remove lines 3-11 and insert:

amending s. 627.351, F.S.; creating eligibility criteria for commercial lines residential wind-only condominium coverage by Citizens Property Insurance Corporation under certain circumstances; amending s. 627.7011, F.S.; requiring authorized inspectors to use a specified inspection form for roof inspections; authorizing such inspectors to provide appendices to the inspection forms for a specified purpose; creating s. 627.7014, F.S.; requiring authorized inspectors to use a specified inspection form for roof inspections; authorizing such

inspectors to provide appendices to the inspection forms for a specified purpose; amending s. 627.714, F.S.;

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 Yeager offered the following:

Amendment

Remove lines 20-36 and insert:

(3)(a) Notwithstanding paragraph 440.13(2)(c), a firefighter, law enforcement officer, correctional officer, or correctional probation officer requiring medical treatment for a compensable presumptive condition listed in subsection (1) may be treated by a medical specialist. Except in emergency situations, a firefighter, law enforcement officer, correctional officer, or correctional probation officer entitled to access a medical specialist under this subsection must provide written notice of his or her selection of a medical specialist to the firefighter's or officer's workers compensation carrier, self-

insured employer, or third-party administrator, and the carrier, self- insured employer, or third-party administrator must authorize the selected specialist or authorize an alternative specialist meeting the same or greater qualifications. The carrier, self-insured employer or third-party must, within 5 business days of the receipt of the notice, authorize treatment and schedule an appointment to be held within 30 days of the receipt of the notice with the selected specialist or the alternative specialist. If the carrier, self-insured employer or third-party administrator fails to provide an alternative specialist within the 5 business days of receipt of the notice, the specialist selected by the employee shall be authorized. The continuing care and treatment by a medical specialist must be reasonable, necessary, and related to tuberculosis, heart disease, or hypertension, be reimbursed at no more than 200 percent of the Medicare rate and be authorized by the firefighter's or officer's workers compensation carrier, self-insured employer, or third-party administrator.

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 Barnaby offered the following:

Amendment

Remove lines 356-369 and insert:

(a) No person shall directly or indirectly offer or sell securities, other than general obligation bonds, under this subsection if the issuer or guarantor is in default or has been in default any time after December 31, 1975, as to principal or interest:

1. ~~(a)~~ With respect to an obligation issued by the issuer or successor of the issuer; or

2. ~~(b)~~ With respect to an obligation guaranteed by the guarantor or successor of the guarantor,

except by an offering circular containing a full and fair disclosure as prescribed by rule of the commission.

(b) Paragraph (a) applies to a security that is an industrial or commercial development bond if payments are

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

Committee/Subcommittee: Insurance & Banking

Meeting Date: 1.18.24

☑ Bill/PCS/PCB Number: 605

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Ashley Kalifeh

Representing: Guaranteed Asset Protection Alliance

Title: lobbyist

Address: 101 Jefferson

City: Tallahassee State/Zip: FL

Phone Number: 222-9875

☑ 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 ☐

07744840

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

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

Meeting Date: **January 18, 2024 9:00 AM**

- [x] Bill/PCS/PCB Number: **HB 625 : Property Insurance Coverage**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **Mercier, Matthew**

Representing: **CBIZ Insurance Services**

Title: **National Practice Leader**

Address: **1605 Main Street, Suite 1010**

City: **Sarasota** State/Zip: **FL 34236**

Phone Number: **(941) 586-0702**

- [ ] Registered Lobbyist
- [ ] State Employee
- [x] 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

Committee/Subcommittee: Insurance & Banking Sub

Meeting Date: 1-18-24

☑ Bill/PCS/PCB Number: 625

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Travis Moore

Representing: Community Associations Institute

Title: _____

Address: P.O. Box 2020

City: St. Petersburg State/Zip: FL 33731

Phone Number: 727. 421. 6902

☐ 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: 1/17/24

☑ Bill/PCS/PCB Number: ~~HB~~ 625

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: BG Murphy

Representing: FAIA

Title: Director of Government Affairs

Address: 6159 Shamrock St. S.

City: Tallahassee State/Zip: FL 32309

Phone Number: 850-413-7200

☑ 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: Ins & Banking

Meeting Date: 1/18/24

- [x] Bill/PCS/PCB Number: 637
- [x] Amendment Barcode Number: 717201
- [ ] Presentation/Workshop Topic: _____

Name: Rocco Salvatori

Representing: Florida Professional Firefighters

Title: Vice President

Address: 343 W Madison St

City: Tallahassee State/Zip: FL 32301

Phone Number: 850-224-7333

- [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

(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 ☐

73552179

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

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

Meeting Date: **January 18, 2024 9:00 AM**

- [x] Bill/PCS/PCB Number: **HB 637 : Treatment by a Medical Specialist**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **Bishop, Barney**

Representing: **Florida Smart Justice Alliance**

Title: **CEO**

Address: **1454 Vieux Carre Dr**

City: **Tallahassee** State/Zip: **F**

Phone Number: **(850) 510-9922**

- [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

Committee/Subcommittee: Ins and Banking Subcommittee

Meeting Date: 1/18/24

☑ Bill/PCS/PCB Number: HB 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Jason Bertowski

Representing: Suncoast Professional Firefighters and paramedics

Title: District Vice President

Address: 604 49th St east

City: Bradenton State/Zip: FL

Phone Number: 941 - 527 - 9934

☐ 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: Ins & Banking Sub-Committee

Meeting Date: 1/18/24

☑ Bill/PCS/PCB Number: HB 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Jason Haas

Representing: Polk County Fire Fighters & Hernando County Firefighters

Title: President / District Vice President

Address: 9076 Pemberton St

City: Spring Hill State/Zip: FL

Phone Number: 352-279-3052

- ☐ 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: INS

Meeting Date: _____

☐ Bill/PCS/PCB Number: HB 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Bruce Anderson

Representing: Indian River County Professional Firefighters

Title: _____

Address: _____

City: _____ State/Zip: _____

Phone Number: 772-473-0589

- ☐ 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: Ins + Banking

Meeting Date: 1/18/23

☐ Bill/PCS/PCB Number: HB 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Randy Wyse

Representing: FL Firefighters

Title: Vice Pres

Address: 593 W. Monroe St

City: Tampa State/Zip: FL

Phone Number: 904 334 8476

- ☐ 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: 1/18/24

☒ Bill/PCS/PCB Number: HB637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: DREW REYBURN

Representing: PALM BEACH COUNTY PROFESSIONAL FIREFIGHTES

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

☐ 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: 1/18/24

☒ Bill/PCS/PCB Number: HB637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Tim Pearson

Representing: Hillsborough County Firefighters Local 2294

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
- ☐ 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: 1/18/24

☑ Bill/PCS/PCB Number: HB 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Michael S. WARD

Representing: Suncoast Police Benevolent Association

Title: Senior VP

Address: 14141 46th St N. # 1705

City: Clearwater State/Zip: FL. 33762

Phone Number: 727-204-9494

☐ 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: JAN 18, 2024

☒ Bill/PCS/PCB Number: 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: WILLIAM B SMITH

Representing: FL. PBA

Title: VICE PRESIDENT OF LEGISLATIVE AFFAIRS

Address: 300 BREVARD ST

City: TALLAHASSEE State/Zip: FL 32301

Phone Number: 305-333-4344

☒ 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: 1/18/24

☑ Bill/PCS/PCB Number: 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Jon Vazquez

Representing: Florida Police Benevolent Association

Title: Vice President

Address: 300 E Brevard St

City: Tallahassee State/Zip: FL 32301

Phone Number: 800-733-3722

☐ 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: Ins & Banking

Meeting Date: 1/18/24

☒ Bill/PCS/PCB Number: 637

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Rocco Salvatori

Representing: Florida Professional Firefighters

Title: Vice President

Address: 345 West Madison St

City: Tallahassee State/Zip: FL 32301

Phone Number: 850-224-7333

☒ 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: 1/18

☑ Bill/PCS/PCB Number: 943

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Chase Mitchell

Representing: Department of Financial Services

Title: Legislative Affairs Director

Address: PL 11

City: Tallahassee State/Zip: FL / 32399

Phone Number: 850. 413 . 2866

☑ 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: Insur + Banking Subcommittee

Meeting Date: 1/18/24

☑ Bill/PCS/PCB Number: HB 943

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Tasha Carter

Representing: Deputy Office of the Insurance Consumer Advocate

Title: FL's Insurance Consumer Advocate

Address: 200 E. Gaines Street

City: Tallahassee State/Zip: FL / 32399

Phone Number: 850-413-2868

☑ 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 Subcom

Meeting Date: 1/18/2024

☑ Bill/PCS/PCB Number: 311

☑ Amendment Barcode Number: 1001 AP

☐ Presentation/Workshop Topic: _____

Name: Ash Mason

Representing: Office of Financial Regulation

Title: Leg. Affairs Director

Address: _____

City: _____ State/Zip: _____

Phone Number: (813) 380-7071

☑ 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: 1/12/24

☑ Bill/PCS/PCB Number: HB 311

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Tiffany Garling

Representing: FL Chamber of Commerce

Title: Director of Economic Dev, Innovation, Infrastructure Policy

Address: 136 S. Bronough St

City: Tallahassee State/Zip: FL 32301

Phone Number: 850-661-3339

☑ 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: 1/18/24

☑ Bill/PCS/PCB Number: HB 311 - Securities

☑ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Aimee Diaz Lyon

Representing: the Business Law Section of the Bar

Title: _____

Address: 119 South Monroe Street, Suite 200

City: Tallahassee State/Zip: FL 32301

Phone Number: 850-205-9000

☑ 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: 1/16/24

☑ Bill/PCS/PCB Number: 311

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: David Cruz

Representing: Florida League of Cities

Title: Legislative Counsel

Address: P.O. Box 1757

City: Tallahassee State/Zip: FL 32302

Phone Number: 701-3676

☑ 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 ☐

99429956

COMMITTEE/SUBCOMMITTEE APPEARANCE RECORD

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

Meeting Date: **January 18, 2024 9:00 AM**

- [x] Bill/PCS/PCB Number: **PCS for HB 939**
- [ ] Amendment Barcode Number: **N/A**
- [ ] Presentation/Workshop Topic: **N/A**

Name: **De Campos, Eric**

Representing: **National Insurance Crime Bureau (NICB)**

Title:

Address: **1515 W. 22nd St., Suite 400 Suite 1300W**

City: **Oak Brook** State/Zip: **IL**

Phone Number: **(847) 989-7104 x**

- [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

Committee/Subcommittee: Insurance & Banking

Meeting Date: 1/17/24

☑ Bill/PCS/PCB Number: 939

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: BG Murphy

Representing: FAIA

Title: Director of Government Affairs

Address: 6159 Shamrock St. S.

City: Tallahassee State/Zip: FL 32309

Phone Number: 850-893-4155

☑ 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: 1/18/24

☑ Bill/PCS/PCB Number: HB 939

☐ Amendment Barcode Number: _____

☐ Presentation/Workshop Topic: _____

Name: Tasha Carter

Representing: Office of the Insurance Consumer Advocate

Title: FL's Insurance Consumer Advocate

Address: 200 E. Gaines Street

City: Tallahassee State/Zip: FL / 32399

Phone Number: 850-413-2868

☑ 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: INS & BANKING

Meeting Date: 1/18

- [x] Bill/PCS/PCB Number: 939
- [ ] Amendment Barcode Number:
- [ ] Presentation/Workshop Topic:

Name: CHASE MITCHELL

Representing: CFO JIMMY PATRONIS

Title: LEG AFFAIRS DIRECTOR

Address: 200 E GAINES

City: TALL State/Zip: FL/32399

Phone Number:

Registered Lobbyist: YES [x] * NO [ ]

**Registered lobbyists must have a House appearance record on file with the Public Integrity & Elections Committee (Rule 17.1(h))*

State Employee: YES [x] NO [ ]

- [ ] I wish to speak at the meeting
- [ ] 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

(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 [ ]