



FLORIDA ALLIANCE

FOR CONSUMER PROTECTION

CONSUMER RELATED LEGISLATION¹

March 2, 2015

High Cost Loans

SB 1012 (Richter)/HB 1081 (Burton, similar) ↓

Consumer Loans; Providing terms for certain consumer loans made by licensees; specifying authorized amounts of certain fees and charges; authorizing a borrower to rescind an installment loan within a specified period; requiring the licensee to refund or credit the borrower certain charges under specified conditions; prohibiting a licensee from making payments to a person as a reward for referring loan applications to the licensee under certain circumstances, etc.

<http://www.flsenate.gov/Session/Bill/2015/1012>

Tenants

SB 524 (Soto)/HB 779 (Jones, identical) ↑

Rental Agreements; Providing that a purchaser taking title to a tenant-occupied residential property following a foreclosure sale takes title to the property as a landlord; specifying conditions under which the tenant may remain in possession of the premises; prescribing the form for a 90-day notice of termination of the rental agreement; establishing requirements for delivery of the notice; providing exception, etc.

<http://www.flsenate.gov/Session/Bill/2015/0524>

SB 656 (Latvala)/HB 305 (Harrison, similar) →

Landlords and Tenants; excluding transient occupancy in a dwelling unit or premises from the regulation of residential tenancies; revising the definition of the term “transient occupancy”, etc.

<http://www.flsenate.gov/Session/Bill/2015/0656>

SB 666(Gibson)/HB 651 (DuBose, identical) →

¹ We use the following notation: ↑we support; ↓we oppose; →would like to see amended

Residential Tenant Insurance Policies; Requiring a written residential rental agreement to include a statement specifying whether insurance coverage is required; providing a form for such statement; providing notice requirements; limiting the scope to written rental agreements; prohibiting a cause of action relating to a landlord's failure to enforce an insurance requirement, etc.

<http://www.flsenate.gov/Session/Bill/2015/0666>

Consumer Protection

SB 726 (Ring)/ HB 793 (Stark, identical)

Consumer Protection; Requiring retail sales establishments that sell goods to the public to grant a refund within a specified period of time for goods costing more than a specified amount if returned by a consumer who has been adjudicated incapacitated or has documentation from a physician of a certain medical condition, or by a representative of the consumer, if specified requirements are satisfied; requiring restitution and providing penalties for a violation of the requirements, etc.

<http://www.flsenate.gov/Session/Bill/2015/0726>

SB 806 (Richter)/HB 703 (Broxson, identical)

Regulation of Financial Institutions; Requiring mailed semiannual assessments to be received by the Office of Financial Regulation by a specified date; deleting the requirement that the office select a licensed or certified appraiser to conduct certain appraisals; requiring a credit union to notify the office of the name and residential address of an individual who is elected or appointed to certain positions within a specified time, etc.

<http://www.flsenate.gov/Session/Bill/2015/0806>

SB 990 (Brandes)/HB 789 (Tobia, similar)

Regulatory Minimum Prices; Defining the term "regulatory minimum price"; providing that the establishment of regulatory minimum prices for lawful goods or services, or the creation of service classifications that would apply differently to certain individuals and businesses, is an unfair or deceptive regulatory act under the Florida Deceptive and Unfair Trade Practices Act; requiring the Department of Agriculture and Consumer Services to identify instances of regulatory minimum prices and notify the agency or entity that is noncompliant, etc.

<http://www.flsenate.gov/Session/Bill/2015/0990>

SB 1400 (Lee)/HB 1119 (Eisnaugle, identical)

Contact Lens Pricing Practices; Prohibiting certain acts by manufacturers of prescription contact lenses relating to the retail sale, advertising, pricing, and distribution of contact lenses; prohibiting the use of a contact lens distributor for certain purposes; providing for enforcement under the Florida Deceptive and Unfair Trade Practices Act, etc.

<http://www.flsenate.gov/Session/Bill/2015/1400>

SB 1402 (Lee)/HB 987 (Plakon, identical)

Organization of the Department of Financial Services; Revising the divisions and functions of the department; authorizing the Chief Financial Officer to establish divisions, bureaus, or offices of the department; providing powers and duties of the department's Division of Consumer Services; requiring that certain service of process fees be deposited into the Administrative Trust Fund, etc.

<http://www.flsenate.gov/Session/Bill/2015/1402>

SB 1444-SB 1446 (Richter)/HB 995-HB 997 (Trumbull, similar)

Consumer Licensing; Requiring that the initial license application for private investigative, private security, and repossession services include payment of fingerprint processing and fingerprint retention fees; directing the Department of Law Enforcement to retain fingerprints submitted for private investigative, private security, and repossession service licenses, to enter such fingerprints into the statewide automated biometric identification system and the national retained print arrest notification program, and to report any arrest record information to the Department of Agriculture and Consumer Services; requiring notice of the suspension or revocation of a concealed weapon or firearm license or the suspension of the processing of an application for such license to be given by personal delivery, first-class mail, or e-mail; authorizing certain tax collector offices, upon approval and confirmation of license issuance by the Department of Agriculture and Consumer Services, to print and deliver concealed weapon or firearm licenses, etc.

<http://www.flsenate.gov/Session/Bill/2015/1444>

Identity Theft

CS/SB 390(Richter)/HB 157 (Passidomo)

Fraud; Providing for restitution to victims for certain victim out-of-pocket costs; requiring business entities to provide copies of business records of fraudulent transactions involving identity theft to victims and law enforcement agencies in certain circumstances; specifying that certain false statements made through electronic means are prohibited; expanding specified identity theft offenses to include all persons rather than being limited to natural persons, etc.

<http://www.flsenate.gov/Session/Bill/2015/0390>

Financial Literacy

SB 92 (Sen. Hukill)/HB 29 (Fitzhagen, compare) →

High School Graduation Requirements; Revising the requirements for the Next Generation Sunshine State Standards to include standards for financial literacy; revising the required credits for a standard high school diploma to include one-half credit of instruction in personal financial literacy and money management and seven and one-half, rather than eight, credits of electives, etc.

<http://www.flsenate.gov/Session/Bill/2015/0092>

SR 106 (Hukill) ↑

Financial Literacy Month; Recognizing April 2015 as “Financial Literacy Month” in Florida, etc.

<http://www.flsenate.gov/Session/Bill/2015/0106>

SB 206 (Hukill) ↑

Financial Literacy Program for Individuals with Developmental Disabilities; Establishing the program within the Department of Financial Services; requiring the program to provide information and other offerings on specified issues to individuals with developmental disabilities and employers in this state; requiring a qualified public depository to participate in the program, etc.

<http://www.flsenate.gov/Session/Bill/2015/0206>

Student Loans

SB 150 (Ring/Sachs)/HB 45 (Kerner, similar) ↑

Student Loans; Requiring the Justice Administrative Commission and the Office of the Attorney General to implement a student loan assistance program to assist a career assistant state attorney, assistant public defender, assistant attorney general, or assistant statewide prosecutor in the repayment of eligible student loans, etc.

<http://www.flsenate.gov/Session/Bill/2015/0150>

SB 880(Ring)

Student Loan Default Rates; Requiring certain institutions to maintain a federal student loan cohort default rate below a specified percentage; revising the minimum standards the Commission for Independent Education must use to evaluate an institution for licensure to include the institution’s federal student loan cohort default rate; revising the minimum criteria for an independent postsecondary educational institution to apply for a license by accreditation to include a maximum percentage for the institution’s federal student loan cohort default rate, etc.

<http://www.flsenate.gov/Session/Bill/2015/0880>

HB 837(J. Rodriguez, compare to 880)

Student Loan Default Rates; Requires certain institutions to maintain federal student loan cohort default rate below specified percentage; provides for ineligibility to receive certain grant payments & suspension of licensure if federal student loan cohort default rate rises above specified percentage; defines institution's period of ineligibility & suspension of licensure.

<http://www.flsenate.gov/Session/Bill/2015/0837>

SB1484 (Sobel)/HB 1031 (Stark, identical)

Postsecondary Education Student Debt; Revising the accountability standards of Florida College System institutions and State University System institutions to include standards for student retention and placement rates; prohibiting an institution whose student default

risk index exceeds a specified percentage from receiving William L. Boyd, IV, Florida resident access grant payments and Access to Better Learning and Education Grant Program payments until the student default risk index declines below a specified percentage; establishing the Student Loan Debt Advisory Council, etc.

<http://www.flsenate.gov/Session/Bill/2015/1484>

Digital Issues

SB 126 (Clemens/Latvala)

Social Media Privacy; Prohibiting an employer from requesting or requiring access to a social media account of an employee or prospective employee under certain circumstances; prohibiting an employer from taking retaliatory personnel action for an employee's refusal to allow access to his or her social media account; authorizing civil action for a violation; specifying that an employer is not prohibited from seeking access to social media accounts used primarily for the employer's business purposes, etc.

<http://www.flsenate.gov/Session/Bill/2015/0126>

CS/SB 222 (Hukill)/HB 175 (Spano, identical)

Electronic Commerce; Creating the "Computer Abuse and Data Recovery Act"; prohibiting a person from intentionally committing specified acts without authorization with respect to a protected computer; specifying remedies for civil actions brought by persons affected by a violation; providing that the act does not prohibit specified activity by certain state, federal, and foreign law enforcement agencies, regulatory agencies, and political subdivisions, etc.

<http://www.flsenate.gov/Session/Bill/2015/0222>

SB 604 (Flores)/HB 271 (Nunez, similar)

Consumer Protection; Citing this act as the "True Origin of Digital Goods Act"; requiring owners and operators of specified websites and online services to disclose certain information; providing for injunctive relief, etc.

<http://www.flsenate.gov/Session/Bill/2015/0604>

CS/SB 102 (Hukill/Joyner/Latvala)/HB 313 (Fant, similar) →

Digital Assets; Creating the "Florida Fiduciary Access to Digital Assets Act"; authorizing a personal representative to have access to specified digital assets of a decedent under certain circumstances; authorizing a guardian to have access to specified digital assets of a ward under certain circumstances; providing the rights of a fiduciary relating to digital assets; providing requirements for compliance for a custodian, a personal representative, a guardian, an agent, a trustee, or another person that is entitled to receive and collect specified digital assets, etc.

<http://www.flsenate.gov/Session/Bill/2015/0102>

SB 1212 (Ring)/HB 659 (Jenne, identical)

Contracts for Goods and Services; Prohibiting contracts for the sale or lease of consumer goods or services from waiving the right of the consumer to make certain statements; providing civil penalties; providing construction and applicability, etc.

<http://www.flsenate.gov/Session/Bill/2015/1212>

Energy/Utilities

SB 170 (Legg)/HB 199 (Sprowls, similar)

Florida Public Service Commission; Authorizing each commissioner serving on July 1, 2015, to remain in office until the completion of his or her term; prohibiting an elected official from serving on the commission within a specified period of time after he or she leaves office; creating five districts with boundaries that align with those of the five state district courts of appeal for the purpose of statewide representation on the commission, etc.

<http://www.flsenate.gov/Session/Bill/2015/0170>

SB 288 (Latvala)/HB 219 (Peters, similar)

Utilities Regulation; Requiring the Florida Public Service Commission to hold public customer service meetings in certain service territories; requiring a person who lobbies a member of the Florida Public Service Commission Nominating Council to register as a lobbyist; requiring the Governor to remove from office any commissioner found to have violated the ex parte statute; requiring that money received by a utility for the development of demand-side renewable energy systems be used solely for that purpose, etc.

<http://www.flsenate.gov/Session/Bill/2015/0288>

SB 1102 (Legg)/HB 617 (Goodson, identical)

Utility Projects; Creating the “Utility Cost Containment Bond Act”; authorizing certain local government entities to finance the costs of a utility project by issuing utility cost containment bonds upon application by a local agency; authorizing an authority to issue utility cost containment bonds for specified purposes related to utility projects; requiring the local agency or its publicly owned utility to collect the utility project charge, etc.

<http://www.flsenate.gov/Session/Bill/2015/1102>

HB 4001 (Rehwinkel Vasilinda), compare HB 67 (Murphy), compare HB 473 (Ahern) ↑

Repeal of Advanced Nuclear Cost Recovery; Repeals provisions for cost recovery mechanisms for siting, design, licensing, & construction of nuclear & integrated gasification combined cycle power plants, including mechanisms that promote utility investment in, & allow for recovery in electric utility rates of certain costs of, such plants.

<http://www.flsenate.gov/Session/Bill/2015/4001>

Minimum Wage/Income

SB 114 (Bullard)/HB 47 (Stafford, identical) ↑

State Minimum Wage; Increasing the state minimum wage; prohibiting an employer from paying an employee at a rate less than the state minimum wage; deleting the requirement

that only individuals entitled to receive the federal minimum wage are eligible to receive the state minimum wage, etc.

<http://www.flsenate.gov/Session/Bill/2015/0114>

SB 1318 (Latvala)/HB 589 (Jacobs, identical)

State Minimum Wage; Prohibiting an employer or any other party from knowingly procuring labor from any person with an intent to defraud or deceive such person; providing a penalty, etc.

<http://www.flsenate.gov/Session/Bill/2015/1318>

SB 1328 (Abruzzo)↑

Income Inequality Impact Statements; Requiring the Office of Program Policy Analysis and Government Accountability to prepare an income inequality impact statement for proposed legislation upon the request of a member of the Legislature, etc.

<http://www.flsenate.gov/Session/Bill/2015/1328>

Housing

SR 174 (Joyner)↑

Fair Housing Month; Recognizing April 2015 as “Fair Housing Month” in Florida, etc.

<http://www.flsenate.gov/Session/Bill/2015/0174>

SB 274 (Soto)

Dispute Resolution; Requiring disputes regarding homesteads to be the subject of a demand for presuit mediation, etc.

<http://www.flsenate.gov/Session/Bill/2015/0274>

SB 418 (Richter)/HB 87 (Passidomo)

Construction Defect Claims; Providing additional requirements for a notice of claim; providing that actions making claims for certain previously resolved claims be deemed frivolous; providing for sanctions for such frivolous claims; providing for sanctions for claims that were solely the fault of the claimant or its agents, etc.

<http://www.flsenate.gov/Session/Bill/2015/0418>

SB 608 (Stargel)/HB 707 (Burton, identical)

Real Estate Brokers and Appraisers; Requiring the Florida Real Estate Commission to adopt certain rules pertaining to broker registration on a temporary, emergency basis; requiring an appraiser to prepare and retain a work file in certain circumstances; providing that duly authorized agents and employees of the department may inspect an appraisal management company at all reasonable hours, etc.

<http://www.flsenate.gov/Session/Bill/2015/0608>

SJR 652 (Flores)/HB 375 (Avila) – Linked SB 650/HB 377

Homestead Tax Exemption/Persons 65 or Older; Proposing an amendment to the State Constitution to revise the homestead tax exemption that may be granted by counties or municipalities, if authorized by general law, for the assessed value of property with a just value less than \$250,000 which is owned by persons age 65 or older who meet certain residence and income requirements, to specify that just value shall be determined at the time of the owner's initial application for the exemption, etc.

<http://www.flsenate.gov/Session/Bill/2015/0652>

SB 1520(Soto)/HB 1043 (Eagle, similar) ↑

Housing for Low-income Persons; Prohibiting a housing authority from applying to the Federal Government to seize projects, units, or vouchers of another established housing authority; requiring that revenue received by a housing authority from certain commercial projects be used for affordable housing; authorizing state public bodies to provide or cause to be provided commercial projects that allow access to certain essential commercial goods and services; exempting real property of a housing authority which is used to provide access to essential commercial goods and services from ad valorem taxes and special assessments, etc.

<http://www.flsenate.gov/Session/Bill/2015/1520>

HB 1223 (Williams) ↑

Florida Foreclosed Homes for the Brave Program; Directs Department of Veterans' Affairs, in coordination with Building Homes for Heroes, to purchase foreclosed homes for eligible injured veterans of U.S. Armed Forces; authorizes program to provide specified types of assistance; provides eligibility criteria; requires review of financial transactions of program; authorizes department to adopt rules to administer program; provides appropriation. APPROPRIATION: \$4,000,000.00

<http://www.flsenate.gov/Session/Bill/2015/1223>

Mobile Homes

HB 97 (Lee)/SB 168 (Negron, identical)

Mobile Home Parks; Revises definition of term "mobile home park" to clarify that it includes certain lots or spaces regardless of rental or lease term's length or person liable for ad valorem taxes; provides that act is remedial & intended to clarify existing law & to abrogate an interpretation of such law by DBPR; provides for retroactive application; provides that act does not affect specified ad valorem taxation issues.

<http://www.flsenate.gov/Session/Bill/2015/0097>

SB 500 (Detert)/HB 709 (Gonzalez, similar)

Mobile Home Park Tenancies; Requiring the Division of Florida Condominiums, Timeshares, and Mobile Homes to provide notice to the homeowners' association of a proposed amendment to a prospectus before authorizing such amendment; requiring that additional information be provided in the prospectus which advises the mobile home

owner of consequences if the land use is changed; requiring the division to enforce certain rental agreement provisions, etc.

<http://www.flsenate.gov/Session/Bill/2015/0500>

SB 662 (Latvala)/HB 307 (Latvala, similar) →

Mobile Homes; Requiring the Division of Florida Condominiums, Timeshares, and Mobile Homes to approve training and educational programs for board members of mobile home owners' associations; providing and revising requirements for lot rental increases; providing for the removal of a member of the board of directors under certain conditions, etc.

<http://www.flsenate.gov/Session/Bill/2015/0662>

Condominiums & Associations

SB 348 (Ring)/HB 791 (Moraitis, compare)

Purchasers of Condominium Units; Clarifying the voting process pertaining to reserves; adding conditions under which certain unit owners are entitled to elect at least a majority of the members of the board of administration of an association; revising the conditions under which certain grants, reservations, or contracts made by an association may be canceled; providing a directive to the Division of Law Revision and Information; limiting the rights of bulk-unit purchasers and lender-unit purchasers to vote on reserves or funding of reserves, etc.

<http://www.flsenate.gov/Session/Bill/2015/0348>

SB 736 (Stargel)/HB 611 (Wood, identical)

Residential Properties; Providing requirements relating to the request for an estoppel certificate by a unit or parcel owner; providing that the association waives the right to collect any moneys owed in excess of the amounts set forth in the estoppel certificate under certain conditions; providing that the association waives any claim against a person or entity who would have relied in good faith upon the estoppel certificate under certain conditions; providing and revising fee and supplemental fee requirements, etc.

<http://www.flsenate.gov/Session/Bill/2015/0736>

SB 748 (Ring)/HB 791 (Moraitis, compare)

Residential Properties; Providing that any copy, facsimile, or other reliable reproduction of the original proxy may be substituted and used in lieu of, and for the same purposes as, the original proxy if the reproduction is a complete reproduction of the entire proxy; providing that the association may recover from the unit owner or parcel owner a reasonable charge imposed by a management or bookkeeping company, or collection agent, incurred in connection with a delinquent assessment, etc.

<http://www.flsenate.gov/Session/Bill/2015/0748>

SB 870 (Ring)

Community Associations; Authorizing a condominium, cooperative, and homeowners' association to conduct elections by electronic voting under certain conditions; requiring an association to select an independent third party as an inspector of elections for certain purposes, etc.

<http://www.flsenate.gov/Session/Bill/2015/0870>

HB 1211 (Fitzenhagen, compare SB 870)

Community Associations; Authorizes condominium, cooperative, & homeowners' associations to conduct elections by electronic voting under certain conditions.

<http://www.flsenate.gov/Session/Bill/2015/1211>

SB 932 (Stargel)/HB 453 (Eisnaugle, similar)

Timeshares; Revising provisions pertaining to multisite timeshare plans and clarifying single-site timeshare plan developer liability for nonmaterial errors or omissions; providing that leasehold accommodations or facilities may be added to a timeshare trust; providing for extension or termination of timeshare plans; providing for the transfer of reservation system data upon termination of managing entity; clarifying the annual fees due from managing entities of all timeshare plans, etc.

<http://www.flsenate.gov/Session/Bill/2015/0932>

SB 1018 (Sachs)

Condominiums; Providing that the annual budget of a multi-condominium association may provide for an item that has a deferred maintenance expense or replacement cost that exceeds a specified amount if approved by the board, etc.

<http://www.flsenate.gov/Session/Bill/2015/1018>

SB 1066 (Bean)/HB 975 (Edwards, similar)

Residential Properties; Revising the limitations on the liability of a first mortgagee or its successor or assignee who acquires title to a unit or parcel by foreclosure or by deed in lieu of foreclosure; requiring a first mortgagee or its successor or assignee to be liable for all assessments and related costs and fees which accrue from the date of the judgment of foreclosure or deed in lieu of foreclosure, etc.

<http://www.flsenate.gov/Session/Bill/2015/1066>

SB 1172 (Latvala)/HB 643 (Sprowls, identical)

Condominiums; Providing and revising procedures and requirements for termination of a condominium property; revising requirements relating to the right to contest a plan of termination, etc.

<http://www.flsenate.gov/Session/Bill/2015/1172>

SB 1308 (Hays)

Homeowners' Associations; Requiring the community association manager or management firm, or the association itself, to provide a specified initial report to the Division of Florida Condominiums, Timeshares, and Mobile Homes in the Department of Business and Professional Regulation by a specified date and to provide the report annually thereafter; providing that election disputes and recall disputes are eligible for presuit mediation;

requiring the department to provide training and educational programs for homeowners' association members, directors, and officers, etc.

<http://www.flsenate.gov/Session/Bill/2015/1308>

SB 1454 (Garcia)

Division of Florida Condominiums, Timeshares, and Mobile Homes; Authorizing the Division of Florida Condominiums, Timeshares, and Mobile Homes within the Department of Business and Professional Regulation to audit an association's financial statements if a unit owner is not provided with a financial report after a second written request; requiring the division to coordinate and monitor future recall proceedings of a board if the unit owners have attempted to recall the same board member at least two times; requiring the division to enforce and ensure compliance with specified provisions and rules, etc.

<http://www.flsenate.gov/Session/Bill/2015/1454>

Motor Vehicle Insurance

CS/SB 234 (Montford)/HB 4011 (Goodson, similar)

Motor Vehicle Insurance; Revising the definition of the term "motor vehicle insurance" to include a policy that insures more than four automobiles; revising the definition of the term "policy" to include a policy that insures more than four automobiles, etc.

<http://www.flsenate.gov/Session/Bill/2015/0234>

SB 1250 (Montford)/HB 1053 (Fant, similar)

Motor Vehicle Insurance; Authorizing insurers to electronically provide a form to reject, or select lower coverage amounts of, uninsured motorist vehicle coverage to an insurance applicant; revising the period during which the applicable fee schedule or payment limitation under Medicare applies with respect to certain personal injury protection insurance coverage; prohibiting the physical damage coverage on a motor vehicle from being suspended during the term of a policy due to the insurer's option not to require certain documents, etc.

<http://www.flsenate.gov/Session/Bill/2015/1250>

SB 1266-SB 1268 (Soto)/HB 803-HB 805 (Trujillo, similar)

Motor Vehicle Liability Insurance; Revising legislative intent with respect to financial responsibility for the damages caused by the operation of a motor vehicle; increasing financial responsibility limits with respect to bodily injury or death; revising the required threshold limit for self-insurers; repealing provisions relating to the purpose of the Florida Motor Vehicle No-Fault Law; providing for the termination of personal injury protection policies and the requirement for maintaining minimum security requirements that allow a person to respond to property damage and bodily injury by a certain date; requiring the insurer to notify the insured about such changes by a certain date, etc.

<http://www.flsenate.gov/Session/Bill/2015/1266>

Property Insurance

CS/SB 202 (Bradley)/HB 273 (Perry, similar)

Insurer Notifications; Authorizing a policyholder of personal lines insurance to elect delivery of policy documents by electronic means; revising the requirements applicable to insurers when providing a notice of change in policy terms for a renewal policy to include the requirement that the notice be an advance notice and to allow such notice to be sent separately from the notice of renewal premium within a specified timeframe; prohibiting the use of such notice to add optional coverage that increases the policy's premium unless the policyholder approves the optional coverage, etc.

<http://www.flsenate.gov/Session/Bill/2015/0202>

CS/SB 258 (Brandes)/HB 165 (Santiago, similar)

Property and Casualty Insurance; Increasing the length of time during which an insurer is not required to adhere to certain models found by the Commission on Hurricane Loss Projection Methodology to be accurate or reliable in determining probable maximum loss levels with respect to certain rate filings; revising provisions for the making and use of rates for motor vehicle insurance; increasing the amount of prior notice required with respect to the nonrenewal, cancellation, or termination of certain insurance policies, etc.

<http://www.flsenate.gov/Session/Bill/2015/0258>

SB 354 (Bullard)

Windstorm Insurance Coverage; Deleting the requirement that a mortgage holder or lienholder approve a policyholder's decision to exclude windstorm or hurricane coverage from a property insurance policy; making technical changes, etc.

<http://www.flsenate.gov/Session/Bill/2015/0354>

SB 404 (Simpson)/HB 973 (Raburn, similar)

Improvements to Real Property Damaged by Sinkhole Activity; Declaring that there is a compelling state interest in enabling property owners to voluntarily finance certain improvements to property damaged by sinkhole activity with local government assistance; expanding the definition of the term "qualifying improvement" to include stabilization or other repairs to property damaged by sinkhole activity; expanding the definition of "blighted area" to include a substantial number or percentage of properties damaged by sinkhole activity which are not adequately repaired or stabilized, etc.

<http://www.flsenate.gov/Session/Bill/2015/0404>

SB 678 (Diaz de la Portilla)/HB 677 (Santiago, compare)

Reciprocal Insurers; Authorizing a reciprocal insurer to distribute a portion of unassigned funds up to a specified limit if approved by the Office of Insurance Regulation; providing that such distribution may not unfairly discriminate between classes of risks or policies or between subscribers, etc.

<http://www.flsenate.gov/Session/Bill/2015/0678>

SB 836 (Latvala)/HB 557 (Raburn, identical)

Florida Insurance Guaranty Association; Revising provisions relating to the levy of assessments on insurers by the Florida Insurance Guaranty Association; requiring charges or recoupments to be displayed separately on premium statements to policyholders and prohibiting their inclusion in rates, etc.

<http://www.flsenate.gov/Session/Bill/2015/0836>

SB 842 (Benacquisto)/HB 715 (Raschein, similar)

Citizens Property Insurance Corporation Eligibility for Coverage; Removing the prohibition against permits for substantial improvements from being eligible for coverage; authorizing coverage for major structures built before a certain date and subsequently rebuilt, repaired, restored, or remodeled to a specified percentage less than the major structure's original square footage, etc.

<http://www.flsenate.gov/Session/Bill/2015/0842>

SB 916 (Montford)/HB 639 (Plakon, similar)

Commercial Insurer Rate Filing Procedures; Amending provisions limiting to residential property insurers the requirement that property insurers certify certain information presented in rate filings as truthful, complete, and in compliance with specified actuarial techniques; revising the types of commercial insurers that are exempt from making certain required annual base rate filings with the Office of Insurance Regulation, etc.

<http://www.flsenate.gov/Session/Bill/2015/0916>

SB 936 (Brandes)

Citizens Property Insurance Corporation; Expanding an exemption from the requirements of that section which applies to the corporation to exempt additional specified activities of the corporation; requiring the corporation's plan of operation to adopt a program that facilitates the removal of risks in which the corporation offers reinsurance to authorized insurers that are willing to assume risks from the corporation; providing that if the corporation is the reinsurer, all forms and endorsements must be approved by the Office of Insurance Regulation, etc.

<http://www.flsenate.gov/Session/Bill/2015/0936>

SB 1006 (Flores)/HB 1087 (Bileca, similar)

Depopulation of Citizens Property Insurance Corporation; Requiring the corporation to provide specified notice to a policyholder and to receive specified written consent from such policyholder before the removal of the policyholder's residential property insurance policy from the corporation by an insurer; prohibiting an insurer that removes a policy from the corporation from annually increasing the rate for the renewal of a replacement policy by more than a specified amount for a specified number of terms, etc.

<http://www.flsenate.gov/Session/Bill/2015/1006>

SB 1130 (Simmons)/HB 507 (Passidomo, similar)

Windstorm Premium Discounts; Providing that an insurer issuing a policy to a new policyholder may accept as valid only specified uniform mitigation verification inspection forms, etc.

<http://www.flsenate.gov/Session/Bill/2015/1130>

SB 1292 (Bean)/SB 947 (Plakon, identical)

Property Insurance; Providing that an insurer's projected payout shall be treated as the insurer's coverage amount under certain circumstances; revising the factors considered by the Office of Insurance Regulation when reviewing rate filings; providing that an insurer is not prohibited from using specified averages for rate filings; exempting certain personal lines residential structures and single condominium units from annual rate increases; limiting eligibility for coverage by the corporation for personal lines risk, etc.

<http://www.flsenate.gov/Session/Bill/2015/1292>

Food Safety

SB 416 (Ring)/HB 351 (Rehwinkle Vasilinda, similar)

Labeling of Genetically Engineered Foods; Providing lists of raw agricultural commodities at high risk or potentially at risk for cultivation in a genetically engineered form; requiring the Department of Agriculture and Consumer Services to publish the lists by a specified date and to update a published list annually; providing for enforcement of the labeling requirements, etc.

<http://www.flsenate.gov/Session/Bill/2015/0416>

Ticket Sales

SB 742 (Simpson)/HB 463 (Ingoglia, similar)

Ticket Sales; Prohibiting a person from selling, using, or causing to be used specified means to bypass portions of the ticket-buying process or disguise the identity of the ticket purchaser under certain circumstances; deleting a civil penalty and upgrading the severity of a certain offense to a misdemeanor of the second degree; establishing registration requirements for a ticket broker, etc.

<http://www.flsenate.gov/Session/Bill/2015/0742>

Judiciary

SB 838 (Bradley)

Justices and Judges; Providing that a retired justice or retired judge is not subject to certain restrictions on employment after retirement otherwise applicable to retired employees; providing that a retired justice or retired judge who returns to temporary employment as a senior judge in any court may continue to receive a distribution of his or her retirement account after providing proof of termination from his or her regularly established position; providing a directive to the Division of Law Revision and Information; providing findings of an important state interest, etc.

<http://www.flsenate.gov/Session/Bill/2015/0838>

Title Insurance

SB 1136(Hukill)/HB 927 (Hager, identical)

Title Insurance; Revising procedures and requirements relating to the recovery of assessments from title insurers through surcharges assessed on policies; revising provisions relating to surcharges collected in excess of the assessments paid by title insurers; revising requirements for the payment of excess surcharges to the Insurance Regulatory Trust Fund; authorizing the Office of Insurance Regulation to adopt rules for certain purposes, etc.

<http://www.flsenate.gov/Session/Bill/2015/1136>