



Week Four – February 3-7, 2020

A bill of particular interest to most governmental boards including Citizens Board of Governors began its journey last week. [HB 1113](#) by [Representative Mike Beltran \(R-Valrico\)](#) would add new training requirements for governing board appointees on ethics and fiduciary responsibilities.

Further, the bill would require Citizens Board of Governors to approve the general counsel position similar to the current requirement for Citizens' executive director. The bill passed the [House Public Integrity and Ethics Committee](#) 9-6 and now goes to the [House Government Operations and Technology Appropriations Subcommittee](#).

In other action last week, the [House Insurance and Banking Committee](#) passed [HB 1357](#) by [Representative Jay Trumbull \(R-Panama City\)](#). The bill would require surplus lines companies to comply with additional requirements already observed by traditional admitted insurance companies, including a requirement that disputes be settled in Florida courts. It also clarifies that all insurers must pay policy limits on total losses and include law and ordinance payments as part of the payment.

The bill passed unanimously and now goes to the [House Civil Justice Subcommittee](#), which is not scheduled to meet again this session. Unless the bill is withdrawn, the bill is dead for this session. The Senate companion [SB 1760](#) by [Senator George Gainer \(R- Panama City\)](#) has not been heard.

Also last week, the [Senate Judiciary Committee](#) passed [SB 914](#) by [Senator Jeff Brandes \(R-St. Petersburg\)](#) regarding contingency risk multipliers. The bill creates a strong presumption that the lodestar amount is sufficient and reasonable except in "rare and exceptional" circumstances when a competent counsel could not be retained in a reasonable manner. Candace Bunker, Director of Legislative and Cabinet Affairs, was present and waived time in support of the bill. The bill passed 4-2 and now goes to the [Rules Committee](#).

The [Senate Banking and Insurance Committee](#) passed [SB 1492](#) by [Senator Tom Wright \(R-Port Orange\)](#). The bill is a priority consumer protection bill by CFO Jimmy Patronis who urged committee members to approve the bill.

Among its major provisions, SB 1492 removes the consumer's obligation to pay a \$100 deductible to [FIGA](#) in order to receive payment on their claim through FIGA. The bill ensures that Floridians have information about their insurance coverage before hurricane season starts and requires all insurance companies to settle claims in 90 days.

The bill also increases the time a consumer has in most cases to cancel a contract with an adjuster. However, for contracts signed during a state of emergency or during the one-year period after the date of loss, the bill increases the cooling-off period to 30 calendar days.

Coming up this week, the [Senate Banking and Insurance Committee](#) meets today to consider the following bills of interest:

- [SB 1334](#) by [Senator Brandes \(R-St. Petersburg\)](#) is a wide-ranging financial services bill that makes a number of changes regarding the rights and responsibilities of insurers and policyholders including noticing requirements before certain civil actions can begin.
- [SB 1618](#) by [Senator Diaz \(R-Hialeah Gardens\)](#) creates a pilot program to monitor and report the effects of limestone mining blasting activity on residences in Miami Dade County. Several local communities have raised concerns over blasting activities in their area and the effects on their residences.

The House Commerce Committee meets on Thursday and has not released an agenda at this time.