



**THE FLORIDA SENATE**  
**SENATOR KATHLEEN PASSIDOMO**  
*President*

## **MEMORANDUM**

**TO:** All Senators  
**FROM:** Kathleen Passidomo  
**SUBJECT:** Special Session A Legislation  
**DATE:** December 9, 2022

---

Legislation for consideration during next week's special session, which I have outlined below for your reference, is now available on the Senate website. Our professional staff have prepared bill analyses in advance of traditional deadlines to ensure additional time for your review prior to Monday's committee hearings. I encourage all Senators to review this information and to watch or attend committee meetings, so we can all be prepared for the Floor on Tuesday.

### **Improving the Property Insurance Marketplace for Homeowners**

Senate Bill 2A was filed by Senator Boyd and referred to the committees on Banking and Insurance and Fiscal Policy. The legislation builds on the consumer-friendly property insurance reforms forms we passed in May, working to curb skyrocketing property insurance rates and bring stability to the property insurance market for the benefit of policyholders.

I believe the goal we all share is for Florida to have a robust property insurance market that offers homeowners the opportunity to shop for insurance that meets their needs and budget. We also want to make certain that when damage occurs, claims are paid promptly and fairly, so homeowners do not have to contend with time-consuming and expensive litigation. SB 2A continues our efforts to focus on fair costs and strong protections for consumers while adding reasonable guardrails for insurance companies against the frivolous litigation and fraudulent claims that drive up rates for everyone.

Specifically, the bill will shore up our state-run Citizens Property Insurance to reduce taxpayer liability and further increase access to reinsurance to stabilize the insurance marketplace. SB 2A will also expedite claim notice and investigations, modifying the prompt pay law to benefit policyholders.

Recognizing that in 2021, 76% of the nationwide homeowners' lawsuits were opened in Florida, while we accounted for only 6.91% of total nationwide claims, the bill makes further efforts to reduce frivolous litigation that raises costs, and increases insurer transparency to improve the marketplace for consumers.

**Recovering and Rebuilding from Hurricanes Ian and Nicole**

Senate Bill 4A was filed by Senator Hutson and referred to the Committees on Community Affairs and Fiscal Policy. The legislation provides critical relief for those recovering and rebuilding from Hurricanes Ian and Nicole, including tax relief for owners of destroyed homes, housing assistance for displaced Floridians and funding for reconstructing impacted beaches and essential water infrastructure.

**Toll Savings for Florida's Families**

Senate Bill 6A was filed by Senator DiCeglie and referred to the Committee on Fiscal Policy. The legislation appropriates funding for a statewide toll relief program to help reduce the cost of getting to and from work, providing important savings to Florida families and commuters.

Thank you for your attention to this important work of the Senate. I look forward to seeing you on Monday.