

**The Florida Senate**  
**COMMITTEE MEETING EXPANDED AGENDA**

**BANKING AND INSURANCE**  
**Senator Broxson, Chair**  
**Senator Rouson, Vice Chair**

**MEETING DATE:** Tuesday, February 4, 2020  
**TIME:** 12:30—2:30 p.m.  
**PLACE:** *Pat Thomas Committee Room, 412 Knott Building*

**MEMBERS:** Senator Broxson, Chair; Senator Rouson, Vice Chair; Senators Brandes, Gruters, Lee, Perry, Taddeo, and Thurston

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	<b>CS/SB 478</b> Innovation, Industry, and Technology / Perry (Similar H 377, Compare CS/H 723)	Motor Vehicle Rentals; Revising the applicability of the rental car surcharge; imposing the surcharge on certain motor vehicle leases or rentals by a peer-to-peer car-sharing program; specifying motor vehicle insurance requirements for shared vehicles on a peer-to-peer car-sharing program; requiring a peer-to-peer car-sharing program to assume specified liability of a shared vehicle owner; requiring a shared vehicle owner's insurer to indemnify the peer-to-peer car-sharing program under certain circumstances, etc.  IT      01/27/2020 Fav/CS BI      02/04/2020 Temporarily Postponed AP	Temporarily Postponed
2	<b>SB 924</b> Brandes	Civil Actions Against Insurers; Providing that, in third-party bad faith actions against insurers, insureds and claimants have the burden to prove that an insurer acted in reckless disregard for insured rights which resulted in damage to the insured or the claimant; providing that insured or claimant actions or inactions are relevant in bad faith actions; providing that an insurer is not liable if certain conditions are met; providing that an insurer is not liable beyond available policy limits as to certain competing third-party claims if it files an interpleader action within a certain timeframe, etc.  BI      01/28/2020 Temporarily Postponed BI      02/04/2020 Temporarily Postponed JU RC	Temporarily Postponed

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3	<b>SB 1334</b> Brandes (Compare CS/H 359, CS/H 895, S 1606)	Financial Services; Redefining the term "covered policy" under the Florida Hurricane Catastrophe Fund in relation to certain collateral protection insurance policies; revising requirements for the civil remedy notice provided to insurers and the Department of Financial Services; deleting a requirement for certain persons acting on behalf of an insurer to provide certain notice before scheduling a meeting or onsite inspection for certain purposes; requiring named insureds to provide insurers with a specified notice as a condition precedent to filing suit under a property insurance policy, etc.  BI 02/04/2020 Temporarily Postponed IS RC	Temporarily Postponed
4	<b>SB 1492</b> Wright (Similar CS/H 1137, Compare H 707, S 1124)	Consumer Protection; Prohibiting consumer reporting agencies from charging to reissue or provide a new unique personal identifier to a consumer for the removal of a security freeze; authorizing the Department of Financial Services to disapprove the use of insurance agency names containing the words "Medicare" or "Medicaid"; prohibiting life insurers from writing new policies of industrial life insurance beginning on a certain date; providing that communication made to or by an insurer's representative, rather than to or by an insurer's agent, constitutes communication to or by the insurer, etc.  CM 01/28/2020 Favorable BI 02/04/2020 Fav/1 Amendment RC	Fav/1 Amendment (957714) Yeas 8 Nays 0
5	<b>SB 1606</b> Perry (Similar CS/H 895, Compare H 999, S 1334, S 1408)	Insurance; Revising the definition of the term "covered policy," for purposes of the Florida Hurricane Catastrophe Fund, to revise authorized coverage amounts under certain collateral protection insurance policies; requiring the Department of Highway Safety and Motor Vehicles to establish an online verification system for motor vehicle insurance; decreasing the period during which a motor vehicle insurer may not cancel a new policy or binder for nonpayment; requiring travel insurers to pay the insurance premium tax on specified travel insurance premiums, etc.  BI 02/04/2020 Fav/CS IS AP	Fav/CS Yeas 8 Nays 0

Other Related Meeting Documents