

By Senator Latvala

19-929-01

1                                   A bill to be entitled  
2           An act relating to assisted living facilities;  
3           directing the Department of Insurance to study  
4           issues relating to liability insurance for such  
5           facilities and to report its findings to the  
6           Governor and the Legislature; providing an  
7           effective date.

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9 Be It Enacted by the Legislature of the State of Florida:

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11           Section 1. The Legislature finds that limited  
12 availability and increasing costs of liability insurance for  
13 assisted living facilities create hardships for these  
14 facilities. The Legislature further finds that the extent to  
15 which insurance is becoming less easily obtainable and more  
16 expensive, and the reasons therefor, are uncertain.

17           Section 2. The Department of Insurance, within  
18 existing resources, is directed to examine or determine the  
19 following and to report its findings and determinations to the  
20 Governor and the Legislature in writing by October 1, 2001:

21           (1) The total premium volume for liability insurance  
22 for assisted living facilities in this state for calendar  
23 years 1997-2000.

24           (2) Total liability losses for assisted living  
25 facilities in this state for calendar years 1997-2000, as of  
26 July 1, 2001.

27           (3) An estimate of the total number of lawsuits  
28 instituted in this state against assisted living facilities on  
29 behalf of facility residents for calendar years 1997-2000.

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1           (4) The number of admitted and nonadmitted insurers  
2 actively writing liability insurance for assisted living  
3 facilities in this state in calendar years 1997-2000.

4           (5) Whether any market condition or statutory  
5 provision has contributed or is contributing to these findings  
6 and determinations.

7           Section 3. This act shall take effect upon becoming a  
8 law.

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11                                   SENATE SUMMARY

12           Directs the Department of Insurance to study issues  
13 relating to liability insurance for assisted living  
14 facilities, including premiums, losses, the number of  
15 lawsuits, the number of insurers writing that insurance,  
and the effects of market conditions and statutory  
requirements, and to report its findings to the Governor  
and the Legislature by October 1, 2001.