

By Representative Gelber

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House Joint Resolution

A joint resolution proposing the creation of Section 19 of Article X of the State Constitution, relating to windstorm insurance, to limit rate increases allowed for windstorm insurance and to authorize the Legislature to provide by general law for rate increases in excess of the limit.

Be It Resolved by the Legislature of the State of Florida:

That the following creation of Section 19 of Article X of the State Constitution is agreed to and shall be submitted to the electors of this state for approval or rejection at the next general election or an at earlier special election specifically authorized by law for that purpose:

ARTICLE X  
MISCELLANEOUS

SECTION 19. Rates for windstorm insurance coverage; limitation.--The increase in rates for windstorm insurance shall change only as provided in this section:

(a) The rate for windstorm insurance may be changed annually in the manner and at the rate permitted pursuant to general law, but any increase in the rate may not exceed three percent of the rate for the prior year.

(b) The legislature may, by general law enacted by a three-fifths vote of the membership of each house, provide for rate increases exceeding the limitation prescribed in subsection (a).

BE IT FURTHER RESOLVED that the following statement be placed on the ballot:

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CONSTITUTIONAL AMENDMENT

ARTICLE X, SECTION 19

RATES FOR WINDSTORM INSURANCE.--Proposing an amendment to the State Constitution to limit rate increases for windstorm insurance to 3 percent of the rate for the previous year and to allow the Legislature, by an extraordinary vote, to allow rate increases in excess of this limit.