

1                   A bill to be entitled  
2           An act relating to insurance contracts; creating s.  
3           627.4415, F.S.; authorizing insurers to require a  
4           combination of coverage for commercial insurance  
5           contracts; providing construction; creating s. 627.442,  
6           F.S.; prohibiting the rejection of workers' compensation  
7           insurance policies issued by certain self-insurance funds  
8           under certain circumstances; providing an effective date.

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

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12           Section 1. Section 627.4415, Florida Statutes, is created  
13   to read:

14           627.4415 Commercial insurance contracts.--An insurer may  
15 require a commercial applicant to combine two or more types of  
16 coverage in one or more commercial insurance contracts to obtain  
17 commercial lines coverage, which includes, but is not limited  
18 to, commercial auto, commercial multiple peril, and workers'  
19 compensation insurance, from the insurer. This section does not  
20 prohibit an insurer from offering each type of commercial lines  
21 coverage separately to an applicant or combining such coverage  
22 into a single policy.

23           Section 2. Section 627.442, Florida Statutes, is created  
24   to read:

25           627.442 Insurance contracts.--A person who requires a  
26 workers' compensation insurance policy pursuant to a  
27 construction contract may not reject a workers' compensation  
28 insurance policy issued by a self-insurance fund that is subject

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29 to part V of chapter 631 based upon the self-insurance fund not  
30 being rated by a nationally recognized insurance rating service.

31 Section 3. This act shall take effect July 1, 2007.