



245684

LEGISLATIVE ACTION

Senate

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House

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03/08/2018 03:47 PM

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Senator Grimsley moved the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Paragraph (x) of subsection (1) of section
626.9541, Florida Statutes, is amended to read:

626.9541 Unfair methods of competition and unfair or
deceptive acts or practices defined.—

(1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
ACTS.—The following are defined as unfair methods of competition
and unfair or deceptive acts or practices:



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12 (x) *Refusal to insure.*—In addition to other provisions of
13 this code, the refusal to insure, or continue to insure, any
14 individual or risk solely because of:

15 1. Race, color, creed, marital status, sex, or national
16 origin;

17 2. The residence, age, or lawful occupation of the
18 individual or the location of the risk, unless there is a
19 reasonable relationship between the residence, age, or lawful
20 occupation of the individual or the location of the risk and the
21 coverage issued or to be issued;

22 3. The insured's or applicant's failure to agree to place
23 collateral business with any insurer, unless the coverage
24 applied for would provide liability coverage which is excess
25 over that provided in policies maintained on property or motor
26 vehicles;

27 4. The insured's or applicant's failure to purchase
28 noninsurance services or commodities, including motor vehicle
29 automobile services as defined in s. 624.124 except for motor
30 vehicle services purchased from a membership organization that,
31 as of January 1, 2018, is affiliated with an admitted property
32 and casualty insurer;

33 5. The fact that the insured or applicant is a public
34 official; or

35 6. The fact that the insured or applicant had been
36 previously refused insurance coverage by any insurer, when such
37 refusal to insure or continue to insure for this reason occurs
38 with such frequency as to indicate a general business practice.

39 Section 2. This act shall take effect July 1, 2018.

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41 ===== T I T L E A M E N D M E N T =====

42 And the title is amended as follows:

43 Delete everything before the enacting clause

44 and insert:

45 A bill to be entitled

46 An act relating to unfair insurance trade practices;
47 amending s. 626.9541, F.S.; authorizing insurers to
48 refuse to insure or refuse to continue to insure an
49 applicant or insured for failing to purchase certain
50 noninsurance motor vehicle services; providing an
51 effective date.