



245684

LEGISLATIVE ACTION

Senate	.	House
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Floor: 1/AD/2R	.	Floor: C
03/08/2018 03:47 PM	.	03/09/2018 09:56 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.