



The Voice of Independent Insurance AgentsSM

The Latin American Association of Insurance Agencies is an association of insurance professionals whose purpose is to protect the rights of its members for the benefit of the consumer through education, information, networking and active participation in the political environment and community service. The LAAIA represents over 300 agency members that consist of **over 2,500 insurance professionals** and **over one billion** of insurance premiums for Florida residents.



“SUPPORT”

HB 359 “Insurance” by Representative Santiago

SB 1334 “Financial Services” by Senator Brandes

These bills address several issues relating to insurance:

- Motor Vehicle Salvage
- Civil Remedies Against Insurers
- Insurance Trade Secrets
- Extension of Deadlines for Insurance Ratemaking and Form Filings
- Rate Disapprovals Based Upon Hurricane Modeling
- Time for Filing Property Insurance Claims
- Property Insurance Mediation Notice Requirements
- Residential Condominium Loss Assessments



“SUPPORT”

HB 895 “Insurance” by Representative Santiago

SB 1606 ‘Insurance’ by Senator Perry

These bills address several issues relating to insurance:

- Redefines "covered policy," to include coverage amount requested by lenders under residential insurance policies
- DHSMV to establish online verification system for motor vehicle insurance
- Directs mortgagees and assignees to deposit certain insurance proceeds in specified accounts
- Provides authorizations and duties of limited lines travel insurance producers and travel retailers
- Authorizes persons licensed in major lines of authority as insurance producers to sell, solicit, and negotiate travel insurance
- Revises timeframe for insurers' cancellation of motor vehicle insurance for nonpayment
- Authorizes licensed personal lines or general lines agent to advertise, solicit, negotiate, or sell motor vehicle service agreements, home warranties, and service warranties without sales representative license
- Provides requirements for disclosures of preexisting condition exclusions in travel insurance



“SUPPORT”

SB 914 “Property Insurance” by Senator Brandes

We support removing the attorney fee multiplier in claims that arise under a property insurance policy. The current practice is harming the consumer with affordability and availability of insurance coverages.



“SUPPORT”

SB 924 “Civil Actions Against Insurers” by Senator Brandes

What is Bad Faith? An insurer not acting fairly and honestly towards the insured, an insurer acting in reckless disregard to the insured’s interest and rights...several things define an insurers actions of bad faith however, mere

negligence and mistakes are not bad faith. We have observed a recent upsurge of Attorneys who are exploiting this issue that in turn are penalizing the consumer with driving up insurance rates.



“SUPPORT”

HB 999 “Disposition of Insurance Proceeds” by Representative LaMarca

SB 1408 “Disposition of Insurance Proceeds” by Senator Montford

We support these bills that provide consumer protection and transparency when the mortgagee, mortgage companies/financial institutions, engage in managing the repair of an insurance claim on behalf of an insured/mortgagor.



“SUPPORT”

HB 1137 “Consumer Protection” by Representative Clemons

SB 1492 “Consumer Protection” by Senator Wright

These bills address several areas to help protect consumers:

- Prohibits certain charges for removal of security freeze
- Prohibits unlicensed activity by adjusting firms and bail bond agents
- Provides administrative and criminal penalties
- Revises actions against certain license, appointment, and application of insurance representatives
- Revises status, notice, and payment requirements for claims
- Revises classes of insurance subject to disclosure requirement before eligible for export under Surplus Lines Law
- Prohibits certain writing of industrial life insurance policies
- Revises Homeowner Claims Bill of Rights
- Removes certain deductible obligation of Florida Insurance Guaranty Association
- Revises unclaimed property recovery agreements & purchase agreements

Personal Injury Protection Insurance “PIP” Reform - We support reform that would make automobile insurance premiums affordable for all consumers. Historically, financially constrained individuals are the ones that carry only PIP, and are the ones that are drastically affected by the rate increases as a result of the rampant fraud within the system. Some say eliminate PIP and replace it with mandatory Bodily Injury. A few think we should have a managed care option under PIP or if you eliminate PIP and replace it with BI adding medical pay. We feel adding medical pay is a bad idea. ***Our overall concern is to make sure that the financially constrained individuals that purchase this coverage can afford it!***

These bills repeal Florida No-Fault “PIP” Law

SB 378 “Motor Vehicle Insurance” by Senator Lee Co-Sponsor: Senator Rouson

HB 771 “Motor Vehicle Insurance” by Representative Grall

“Auto Glass - Windshield Assignment of benefits” - We support reform for Motor Vehicle Insurance

Coverage for Windshield Glass - Auto glass harvesters are getting consumers to sign AOBs, or their equivalents, to take control of their policies and essentially step between the consumer and their insurer. Fraudulent windshield repair is happening everywhere. Aggressive strangers are typically pushy and may offer you incentives like free cash rebates or gift cards. Fraudulent claims can drive up the cost of your car insurance, result in cancellation of your policy or even put your safety at risk if the windshield is not installed properly. We must address this concern and educate policyholders on the importance of selecting reputable providers.

“Commercial Residential Export Eligibility” - The only commercial lines policy that still requires a Diligent Effort Form is Commercial Residential and some agents who use prefilled forms have abused it. Replacing the form with an “Acknowledgement of Surplus Lines Placement Form” signed by the insured is a more practical way of doing business; a similar form is used today for the other Commercial lines policies. We feel their agent should provide the consumer with all insurance options available. Currently, if an insured has coverage through an admitted carrier, their agent can shop the insurance for them but cannot offer them coverage offered by the surplus lines carriers. In some cases, the financial stability of the surplus lines carrier is better and might offer a broader policy and even more affordable premiums. A competing agent can offer the surplus lines coverage if they can prove that they don’t have an admitted market to offer. ***Consequently, the trusted insurance advisor can’t offer all available options to their client. Therefore, there isn’t any transparency or real Consumer Choice.***