

2008 Florida Insurance Legislation Update



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Issue	Bill Number and Sponsor	Status	Description
Commercial Property			
Commercial Property	<i>HB 1001/CS Richter</i>	Placed on Special Order Calendar 4/25/08 Read second time 4/25/08 Placed on 3rd Reading Calendar 4/25/08 Amendment filed 4/29/08 In Senate Messages 5/01/08	<ul style="list-style-type: none"> • Provides rate standards regarding non-assessable commercial property insurance. • Provides that non-assessable commercial property insurance is not subject to a determination that the rate is excessive or unfairly discriminatory. • Excludes non-assessable commercial property insurance from the definition of "subject lines of business," etc. • Amendment would allow Insurer to file aggregate payrolls for WC coverage under owner-controlled plans to meet minimum deductible/ premium requirements • Effective Date: July 1, 2008
	<i>SB 1422 CS/CS Bennett</i>	Passed by General Government Appropriations 4/22/08 Committee Substitute Filed 4/24/08 Placed on 2nd Reading Calendar 4/28/08	
Condo Associations	<i>HB 1249 Altman</i>	Placed on Second Reading Calendar 4/22/08	<ul style="list-style-type: none"> • Revises & provides provisions relating to condominium & condominium owner insurance coverage. • Authorizes association or group of associations to provide adequate hazard insurance through self-insurance fund and provides that policies may include deductibles as determined by board and requirements for deductibles.

	SB 2470/CS Deutch	In Judiciary 4/22/08	<ul style="list-style-type: none"> • Provides coverage requirements for policies entered into after specified date. • Authorizes operation of multiple condominiums as single condominium for insurance purposes under certain circumstances. • Requires association to obtain & maintain adequate insurance. • Effective Date: July 1, 2008 <p>Related Bills: HB 679, HB 995, HB 1349, SB 2086, SB 2498, SB 2504</p>
Residential Property			
Omnibus Property Insurance Bill	SB 2860 CS/CS/2nd ENG Atwater	<p>Passed Senate 4/16/08 In Messages 4/17/08 1st Reading 4/25/08 Placed on House Calendar 4/27/08 7 Amendments and 9 other late Amendments pending, including a strike-all on 4/29/08 Added to Second Reading Calendar 4/30/08 Passed and Ordered Enrolled 5/01/08</p>	<ul style="list-style-type: none"> • Revises legislative findings with respect to the CBUIP and appropriation of state funds for surplus notes issued by residential property insurers. • Subjects the business of insurance to the Florida Antitrust Act. • Prohibits an insurer from considering certain factors when evaluating or adjusting a property insurance claim, etc. • Changes requirements for subpoenaed documents by the OIR, including changing requirements for trade secret documents. • Provides for Citizen's rate freeze and amends assessment language. • Authorizes the OIR to: <ul style="list-style-type: none"> (a) require an insurer to file claims practices policies as a public record based on the findings of market conduct exam; (b) immediately suspend an insurer's COA if insurer refuses to info based on OIR subpoena; and (c) increase fines for violations. • Appropriation: \$250,000,000. • Effective Date: July 1, 2008, except as otherwise provided <p>Senator Geller offered a late-filed amendment, which clarifies the right of governmental agencies to discover underwriting and claims file records of and authorizing Citizens to release records, which is currently the equivalent circumstance for private insurers. The amendment was adopted without debate</p>
Capital Build-Up Incentive Program (CBUIP)	HB 5057/CS/2nd ENG Reagan	<p>Passed House 4/16/08 In Messages 4/17/08 Being negotiated in budget discussions. Strike-all Amendment filed 4/28/08</p>	<ul style="list-style-type: none"> • Provides for appropriation of state funds in exchange for surplus notes issued by residential property insurers. • Revises requirements for providing funds to insurers. • Requires commitment by insurers to meet minimum premium-to-surplus writing ratios for residential property insurance & for taking policies out of Citizens Property Insurance Corporation.

			<ul style="list-style-type: none"> • Authorizes SBA to charge fees for late payments. • Requires Citizens Property Insurance Corporation (Citizens) to transfer funds to General Revenue Fund for appropriation by Legislature for program purposes. • Effective Date: July 1, 2008
Windstorm Insurance Coverage	HB 983/CS Ross	In Policy & Budget Council 4/03/08 1st Reading 4/03/08	<ul style="list-style-type: none"> • Provides for application of the Florida Hurricane Catastrophe Fund to costs of the Florida Windstorm Insurance Program. • Revises certain reimbursement contract board obligation limitations. • Revises emergency assessment requirement provisions to include application to policies issued under said program. • Creates the Florida Windstorm Insurance Program within the Florida Hurricane Catastrophe Fund. • Provides claims payment requirements, etc. • Effective Date: upon becoming law
	SB 2784 Baker	In Banking & Insurance Committee 3/20/08	
Florida Hurricane Catastrophe Fund	HB 7021/CS 1st ENG Reagan	Placed on Second Reading Calendar 4/25/08 Amendments Adopted 4/25/08 Engrossed 4/25/08 Placed on 3rd Reading Calendar 4/25/08	<ul style="list-style-type: none"> • Transfers powers, duties, & responsibilities of administration of fund from SBA to division, requires SBA to appoint director and increases membership of board of directors of Florida Hurricane Catastrophe Fund Finance Corporation. • Provides penalties & interest for failing to collect & remit specified assessments. • Revises methodology for calculating TICL coverage multiples for purposes of reducing insurer's fund coverage limit. • Increases percentage of reimbursement of insurer's TICL coverage under TICL options addendum. • Assigns Florida Commission on Hurricane Loss Projection Methodology to division. • Effective Date: June 1, 2008
	SB 2156 CS/CS/CS Banking & Insurance	Placed on Second Reading Calendar 4/10/08	
Hurricane Preparedness	HB 269/CS Hays	Placed on Second Reading Calendar 4/04/08	<ul style="list-style-type: none"> • Creates the Citizens Property Insurance Corporation Mission Review Task Force to analyze and compile data and to develop a report setting forth the statutory and operational changes relating to Citizens. • Effective Date: upon becoming law
	SB 754 Baker	In Banking & Insurance Committee 3/04/08	

<p>Hurricane Preparedness Tax Exemption</p>	<p><i>HB 111 CS/CS Nehr</i></p>	<p>Placed on Second Reading Calendar 4/16/08</p>	<ul style="list-style-type: none"> • Provides exemption from sales & use tax for sales of specified tangible personal property during June 1-7, 2008. • Provides exceptions for sales within public lodging establishments, theme parks, entertainment complexes, or airports. • Provides appropriation. • Effective Date: upon becoming law
<p>Mitigation Enhancement</p>	<p><i>HB 7103 1st ENG/2nd ENG Reagan</i></p>	<p>Placed on Special Order Calendar 4/25/08 Engrossed 4/25/08 Placed on 3rd Reading Calendar 4/25/08 Amendment filed 4/27/08 In Messages in House 4/29/08 In Messages in Senate 4/30/08 Substituted for SB 644</p>	<ul style="list-style-type: none"> • Revises eligibility criteria for qualifying as wind certification entity. • Requires DFS to implement quality assurance program. • Revises DFS authority to require improvements to be made as condition of reimbursing homeowner approved for grant. • Authorizes DFS to transfer specified funds to not-for-profit entity other than Volunteer Florida Foundation, Inc. • Requires DFS to develop no-interest loan program by October 1, 2008. • Expands DFS authority to contract with additional third parties for specified purposes. • Requires insurers to account for county ordinances & local amendments to Florida Building Code in rate filings. • Requires insurers to accept as valid uniform mitigation verification forms certified by DFS or signed by specified professionals. • Sets aside \$10M to implement the program. • Effective Date: July 1, 2008
<p>My Safe Florida Home</p>	<p><i>HB 245 Sands</i></p>	<p>In Committee on Insurance 3/10/08</p>	<ul style="list-style-type: none"> • Provides that specified applicants for program grants need not comply with specified earlier eligibility requirements.

	<p><i>SB 644/CS/1st ENG Justice Refer to HB 7103</i></p>	<p>In General Government Appropriations 3/06/08 Placed on Second Reading Calendar 4/25/08 Placed on Senate Special Order Calendar 4/28/08 3 Amendments Adopted 4/29/08 Laid on Table Refer to HB 7103 on 4/30/08</p>	<ul style="list-style-type: none"> • Provided that insurers must accept forms submitted by policyholders certified by DFS or certain specified professionals • Effective Date: July 1, 2008
<p>Insurance Assistance Fund</p>	<p><i>HB 1513 Braynon</i></p>	<p>In Committee on Urban & Local Affairs 3/14/08</p>	<ul style="list-style-type: none"> • Provides for counties to establish fund for providing no-interest loans to assist low-income & moderate-income homeowners in paying homeowners' insurance premiums. • Authorizes county governing authority to levy surtaxes on building-related permits to finance assistance fund. • Limits amount family may receive from fund in any year. • Requires that loan be repaid if homestead is sold or refinanced. • Requires proceeds from refinancing or selling homestead to be deposited back into fund. • Provides requirements for ordinance levying surtax & creating fund. • Specifies amount of surtaxes. • Provides limitations on use of fund. • Provides for program to be adopted initially by governing authority of specified constitutional charter counties & for later adoption in remaining counties of state. • Effective Date: July 1, 2008
	<p><i>SB 1358 Wilson</i></p>	<p>In Community Affairs 3/04/08</p>	

Agents, Appraisers, & Adjusters

Insurance Agents	HB 565 CS/CS/CS Nelson	Placed on Third Reading Calendar 4/23/08 Passed House on 3 rd Reading with 2 amendments adopted 4/28/08 2 Amendments adopted 4/28/08 In Messages in Senate 4/29/08	<ul style="list-style-type: none"> • Provides limited exceptions to CE requirements as condition precedent to specified appointments and provides exception to specified exam monitoring requirements. • Expands list of applicants eligible for exemption from specified exam requirements and expands application of specified CE requirements. • Authorizes agents qualifying as unaffiliated insurance consultants to transact insurance business within scope of agent's license and specifies prohibited activities for unaffiliated insurance consultants. • Authorizes appointing entities to require appointees to attend specified training & education programs, limits appointing entity's appointment authority and prohibits appointments to be contingent upon appointee's attendance at specified courses. • Authorizes agent to impose service charge for processing insured's premium installment payment to insurance company or premium finance company. • Provides that insurance holding companies may appoint agents for 2 or more of its insurers and must keep records of appointments. • Effective Date: upon becoming law
	SB 2528 CS/CS Deutch	In General Government Appropriations 3/20/08	
Property Insurance Appraisal & Adjusters	HB 563 Robaina	In Committee on Insurance 3/11/08	<ul style="list-style-type: none"> • Provides license application, issuance, biennial renewal, or continuation fees for property appraisal umpires. • Effective Date: July 1, 2008
	SB 1018/CS Fasano	In General Government Appropriations 4/18/08	
	HB 661 CS/CS Robaina	1st Reading 4/22/08 Policy & Budget Council substitute filed 4/22/08	<ul style="list-style-type: none"> • Prohibits a public adjuster from soliciting or entering into a contract with any insured or claimant under an insurance policy for a specified period after the occurrence of an event that may be the subject of a claim. • Effective Date: October 1, 2008

	<i>SB 1098/CS Fasano</i>	In Criminal Justice 3/26/08 In Gov't Appropriations 4/30/08	
Motor Vehicle Insurance			
Insurance Renewal Premiums	<i>HB 1493 Vana</i>	In Jobs & Entrepreneurship Council 3/21/08	<ul style="list-style-type: none"> Increases the period of advanced written notice of renewal premium that must be provided by an insurer to a policyholder. Provides that if an insurer fails to give such notice of a renewal premium resulting in a premium increase, coverage under the policy remains in effect at the existing rates until a specified period after the notice is given or until the effective date of replacement coverage obtained by the insured, etc. Effective Date: July 1, 2008. <p>NOTE: Crist's handwritten Amendment clarifies the Medicare fee schedule for treating patients under an automobile policy's PIP benefits</p>
	<i>SB 2338 CS/CS Aronberg</i>	Placed on Calendar 4/21/08	
Motor Vehicle Insurance/PIP	<i>SB 2174 CS/CS 1st Eng Posey</i>	Ordered Engrossed 4/23/08 Passed Senate 4/24/08 In Messages 4/25/08	<ul style="list-style-type: none"> Revises the schedule of maximum charges on which an insurer may base a limited reimbursement for certain medical services, supplies, and care for injured persons covered by personal injury protection. Specifies a minimum amount for the applicable fee schedule or payment limitation under Medicare for such reimbursements, etc. Effective Date: upon becoming law
False & Fraudulent Insurance Claims	<i>HB 267/CS Hays</i>	Placed on Special Order Calendar 4/24/08 Read second time 4/25/08 Amendment filed 4/28/08 Placed on 3 rd Reading Calendar 4/28/08 In Messages 4/28/08	<ul style="list-style-type: none"> Provides penalties for specified insurance fraud violations involving personal injury protection insurance. Provides for professional license suspensions for certain health care practitioners convicted of such violations. Conforms offense severity ranking chart of Criminal Punishment Code. Effective Date: October 1, 2008
	<i>SB 752/CS Baker</i>	In Criminal Justice 4/02/08	

Motor Vehicle Insurance	<i>SB 504 Baker</i>	In Transportation & Economic Development Appropriations Committee 4/22/08 Not considered	<ul style="list-style-type: none"> • Prohibits a person who has not attained 18 years of age from using an electronic wireless communications device while operating a motor vehicle. • Provides that this offense must be a secondary action when a driver has been detained for a violation of another noncriminal traffic infraction. • Provides that the driver shall receive a one point assessment against their driver's license, etc. • Effective Date: October 1, 2008
	<i>SB 1992 CS/CS/CS 1st Eng Baker</i>	Engrossed 4/17/08 In Messages 4/23/08 Substituted for HB 1329 Second Reading 4/24/08 Engrossed 4/25/08 Amendment filed 4/28/08 and withdrawn 4/29/08 Amendment filed late 4/29/08 4 Amendments filed/ 2 adopted 4/30/08 In Senate Messages 4/30/08	<ul style="list-style-type: none"> • Authorizes the driving of a hybrid, low-emission, or energy-efficient vehicle in a high-occupancy-vehicle lane regardless of occupancy. • Requires the placement of signs in certain school zones stating that speeding fines are doubled within the zone. • Prohibits driving in any race, drag race, exhibition of speed, or exhibition of acceleration. Revises the conditions under which the court may require the use of an ignition interlock device, etc. • Effective Date: July 1, 2008, except as otherwise provided
	<i>HB 413 Galvano</i>	In Committee on Insurance 3/10/08	<ul style="list-style-type: none"> • Requires certain motor vehicle owners or operators to maintain, by insurance or other means, financial responsibility for on-scene wrecker service charges requested by law enforcement officers. • Effective Date: July 1, 2008
	<i>SB 616 Bennett</i>	In Banking & Insurance Committee 3/04/08	
	<i>HB 729 Simmons</i>	In Committee on Insurance 3/10/08	<ul style="list-style-type: none"> • Increases required amounts for proof of financial responsibility. • Specifies required proof of financial responsibility amounts for owners of for-hire passenger transportation vehicles. • Effective Date: July 1, 2008
<i>SB 2258 Aronberg</i>	In Banking & Insurance Committee 3/13/08		

	<p>SB 2012 CS/CS 1st ENG</p>	<p>Substituted for HB 1431 4/23/08 Placed on 3rd Reading Calendar 4/23/08 Engrossed 4/24/08 Amendment filed late 4/28/08 and withdrawn 4/29/08 Amendment filed late 4/29/08 Amendment filed 4/30/08 11 Amendments passed 4/30/08 In Returning Messages in Senate 5/1/08-</p>	<ul style="list-style-type: none"> • Originally relating to long term care insurance, Representative Reagan amended the bill on 4/23/08 to add a PIP medical fee schedule. • Representative Reagan amended the bill again on 4/24/08 to authorize hospitals to implement self-insurance coverage and to authorize reinsurance companies to issue coverage directly to the Self-Insurance Alliance. • McBurney Amendment- Insurers may file for rate deviations for UCC insurance products
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Employee Leasing Companies

<p>Employee Leasing Companies</p>	<p>HB 239/CS Murzin</p>	<p>In Policy & Budget Council 4/15/08</p>	<ul style="list-style-type: none"> • Provides additional conditions for employee leasing companies' contractual arrangements with its client companies relating to workers' compensation coverage. • Requires employee leasing company to notify leased employees if it terminates relationship with client company. • Provides effective dates of workers' compensation coverage cancellation. • Requires employee leasing company to secure workers' compensation coverage from state-authorized insurance company. • Provides that employee leasing company & client companies are "employer" for workers' compensation law purposes. • Revises reporting requirements under unemployment compensation to include information regarding client & employee leasing company establishments. • Effective Date: July 1, 2008
	<p>SB 454/CS Atwater</p>	<p>In Banking & Insurance Committee 4/10/08</p>	

<p>Accurate Employment Statistics</p>	<p><i>CS/SB 940</i></p>	<p>Passed the Senate on 3rd reading on 4/28/08 In Messages 4/28/08</p>	<ul style="list-style-type: none"> • Redefines the term "employee leasing company." • Requires quarterly reports that include client and establishment specific information. • Authorizes the Agency for Workforce Innovation to adopt rules. • Provides enforcement authority, etc. • Effective Date: October 1, 2008.
<p>Group Self Insurance Funds</p>			
<p>Group Self Insurance Funds</p>	<p><i>HB 1161/CS Brown</i></p>	<p>Placed on Second Reading Calendar 4/01/08</p>	<ul style="list-style-type: none"> • Authorizes board of trustees of specified self-insurers to declare moneys in excess of amount necessary to fund all obligations of self-insurer as refundable to members or policyholders. • Authorizes board to distribute such dividends or premium refunds. • Requires specified self-insurers to submit to OIR request to make or declare dividend or premium refund. • Requires OIR approval to pay dividend or premium refund. • Requires OIR to issue decision within time certain after receiving request to make or declare dividend or premium refund. • Requires self-insurers to submit specified information to OIR within specified period after payment of dividend or premium refund. • Deletes provision prohibiting request for dividend or premium refund from being made before such information is submitted. • Requires self-insurer's written notice of dividend or premium refund to contain specified information. • Deletes provisions relating to required review & potential approval of such dividend or premium refund by OIR. • Effective Date: upon becoming law
	<p><i>SB 2462/CS Gaetz</i></p>	<p>Placed on Special Order Calendar for 4/23/08 Passed Senate 4/24/08 In Messages 4/25/08 Placed on 2nd Reading Calendar 4/27/08 Placed on 2nd Order Calendar 4/29/08 Passed and Ordered Enrolled 4/29/08</p>	

Medical Malpractice

Medical Malpractice	<i>HB 1443 Evers</i>	In Committee on Health Quality 3/13/08	<ul style="list-style-type: none"> • Requires certain licensed health care facilities to require licensed doctors of medicine & osteopathic medicine on staff or with staff privileges at facility to comply with financial responsibility requirements. • Requires facility to be responsible for meeting those requirements with respect to claim against such professional who fails to comply with financial responsibility provisions. • Provides for indemnification. • Prohibits issuance of medical malpractice liability insurance policies that only cover legal defense costs of medical negligence or medical malpractice claims. • Allows such coverage when insured has met financial responsibility requirements by insurance, escrow account, or letter of credit. • Specifies procedures & exceptions. • Effective Date: July 1, 2008
	<i>SB 2694 Peaden</i>	In Banking & Insurance Committee 3/20/08	

Motor Vehicle Warranty Associations

Motor Vehicle Warranty Associations	<i>HB 1205/CS 1st ENG Richardson Refer to SB 2264</i>	Placed on Special Order Calendar 4/23/08 Engrossed 4/23/08 Laid on Table 4/30/08 Refer to SB 2264	<ul style="list-style-type: none"> • Defines term "motor vehicle manufacturer." • Exempts specified motor vehicle manufacturers from specified licensing requirements. • Requires OIR to develop abbreviated form for statistical reporting of sales of service agreements by motor vehicle manufacturers in lieu of other financial reports. • Revises criteria for required detailed warranty register of warranties in force. • Revises warranty holder information requirements. • Specifies additional unfair claim settlement practice. • Effective Date: upon becoming law
	<i>SB 2264 CS/CS Lawson</i>	Placed on Special Order Calendar 4/23/08 Passed Senate 4/24/08 In Messages Placed on Second Reading Calendar 4/24/08 Passed and Ordered Enrolled 5/1/08	

Workers' Compensation

<p align="center">Workers' Compensation</p>	<p><i>SB 2548 Villalobos</i></p>	<p>In Banking & Insurance Committee 3/20/08</p>	<ul style="list-style-type: none"> • Requires an insurance carrier to give an employee more than one opportunity to change physicians for medical treatment. • Provides for all parties involved in a workers' compensation case to have access to medical information provided by an authorized health care provider. • Revises requirements for obtaining an independent medical examination. • Provides requirements for entitlement to supplemental benefits, etc. • Effective Date: July 1, 2008
<p align="center">Workers' Compensation Medical Services Unit</p>	<p><i>HB 5045 Reagan</i></p>	<p>Passed House In Messages 4/17/08 Amendment filed 4/28/08</p>	<ul style="list-style-type: none"> • Transfers workers' compensation medical services & supplies responsibilities from AHCA to DFS. • Amendment transfers funding, etc. from AHCA to DFS. • Effective Date: July 1, 2008

Surplus Lines

<p align="center">Surplus Lines</p>	<p><i>HB 5043 Reagan</i></p>	<p>Passed House 4/10/08 In Messages 4/17/08 Amendment filed 4/28/08</p>	<p>The House and Senate bills differ.</p> <p>The House bill only contains a new allocation of monies into the Regulatory Trust fund and General Revenue.</p> <p>The Senate bill:</p> <ul style="list-style-type: none"> • Establishes a task force to develop a successor financial and cash management system. • Establishes the Strategic Markets Research and Assessment Unit within the Office of Financial Regulation. • Revises the required percentages of funds collected pursuant to certain taxes on surplus lines premiums and related interest that must be deposited into the Insurance Regulatory TF and the General Revenue Fund, etc. • Strike all Amendment filed on 4/28/08 • Effective Date: July 1, 2008
	<p><i>SB 1824/CS Alexander</i></p>	<p>Passed Senate 4/09/08</p>	

Insurer Practices

Civil Actions	<i>SB 882 Baker</i>	In Banking & Insurance Committee 3/04/08	<ul style="list-style-type: none"> ● Provides that only an insured of the insurer may bring a civil action against the insurer under specified circumstances. ● Provides that the remedies specified under these provisions preempt other civil remedies created by statute or common law, etc. ● Effective Date: July 1, 2008
Civil Remedies	<i>HB 589 Brown</i>	In Committee on Constitution & Civil Law 3/04/08	<ul style="list-style-type: none"> ● Limits actions against insurers to insureds. ● Specifies duty to cooperate with insurers in asserting demands for settlement. ● Provides specified activities as defense in specified actions. ● Revises time periods relating to notices in specified actions. ● Revises notice requirements. ● Provides for preemption of specified civil remedies. ● Provides for effect of judgments. ● Provides criteria for burden of proof in actions against insurers. ● Limits insurer liability for failure to pay policy limits. ● Authorizes parties to request court orders relating to unnecessary delay. ● Provides requirements for amending witness lists. ● Limits admissibility of evidence. ● Provides considerations for triers of fact in specified actions; provides construction relating to assigning causes of action. ● Effective Date: upon becoming law
Florida Arbitration Code	<i>HB 1219 McBurney</i>	In Committee on Constitution & Civil Law 3/10/08	<ul style="list-style-type: none"> ● Revises Florida Arbitration Code. ● Revises & provides provisions relating to arbitration proceedings, arbitrator selection, rights & duties of parties & arbitrators, disclosure, awards, fees, awarding of damages, discovery, notice requirements, & compliance with other acts. <p>Effective Date: July 1, 2008</p>
	<i>SB 2076 Deutch</i>	In Banking & Insurance Committee 4/02/08	

			Title
Title Insurance Study Advisory Council	<i>CS3/SB 1684</i>	Substituted by HB 937 4/29/08	<ul style="list-style-type: none"> • Creates the Florida 2008 Title Insurance Study Advisory Council ("Council"). • Provides for administrative support for the council and responsibilities of the Council. • Authorizes the Council to invite independent actuaries to provide certain information. • Requires the Florida Office of Program Policy Analysis and Government Accountability to conduct a review and report to the Council. • Requires that the report be submitted to the Council by a certain date. • Provides for termination of the Council, etc. • Effective Date: Upon becoming law.
	<i>CS/HB 937</i>	Substituted for SB 1684 on 4/29/08 Passed by both chambers 4/28/08 Enrolled 4/28/08	
Resolutions			
Resolutions	<i>SM 2452 Posey</i>	Placed on Special Order Calendar 4/23/08 <i>Adopted 4/23/08</i> <i>In Messages 4/24/08</i>	<ul style="list-style-type: none"> • Urges the Congress of the United States to support a National Catastrophe Insurance Program, etc.
	<i>SM 2488/CS Posey</i>	Placed on Special Order Calendar 4/23/08 <i>Adopted 4/23/08</i> <i>In Messages 4/24/08</i>	<ul style="list-style-type: none"> • Urges the Congress of the United States to pass legislation that exempts from taxation all reserves placed in escrow for the exclusive use of paying potential future property insurance claims arising out of natural catastrophes, etc.