Amendment No. 3

	COMMITTEE/SUBCOMMITTEE ACTION
	ADOPTED (Y/N)
	ADOPTED AS AMENDED (Y/N)
	ADOPTED W/O OBJECTION (Y/N)
	FAILED TO ADOPT (Y/N)
	WITHDRAWN (Y/N)
	OTHER
1	Committee/Subcommittee hearing bill: Civil Justice Subcommittee
2	Representative Passidomo offered the following:
3	
4	Amendment (with title amendment)
5	Remove everything after the enacting clause and insert:
6	Section 1. Subsection (10) is added to section 624.155,
7	Florida Statutes, to read:
8	624.155 Civil remedy.—
9	(10)(a) As a condition precedent to a statutory or common-
10	law action for bad-faith failure to settle a liability insurance
11	claim, the insured, claimant, or anyone on behalf of the insured
12	or the claimant must provide the insurer written notice of loss.
13	If, prior to receipt of such written notice, the insurer
14	receives a communication from the insured, the claimant, or
15	anyone acting on behalf of the insured or the claimant which is
16	not in writing, the insurer shall within 72 hours after such
17	communication send a request for information to the person who
18	initiated the communication requesting that the insured, the
19	claimant, or someone acting on behalf of the insured or the

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Amendment No. 3 claimant provide a written notice provided for in this paragraph.

(b) If the insurer timely provides the claimant the disclosure statement described in s. 627.4137 and within 45 days after receipt of the written notice of loss offers to pay the claimant the lesser of the amount the claimant is willing to accept or the limits of liability coverage applicable to the claimant's insurance claim in exchange for a full release of the insured from any liability arising from the incident and the notice of insurance claim, then the insurer does not violate the duty to attempt in good faith to settle the claim, and is not liable for bad-faith failure to settle under this section or under the common law.

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TITLE AMENDMENT

Remove everything before the enacting clause and insert: An act relating to civil remedies against insurers; amending s. 624.155, F.S.; requiring an insured or claimant to provide the insurer a written notice of loss as a condition precedent to a statutory or common law action for bad faith; providing that an insurer is not liable for a claim of bad faith if certain conditions are met; providing an effective date.