

Tab 1	SB 348 by Hooper (CO-INTRODUCERS) Rodriguez, Collins, Pizzo, Wright; (Identical to H 00289) 9/11 Heroes Day					
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Tab 2	CS/SB 418 by BI, Perry; (Compare to H 00505) Insurance					
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968960	A	S	RCS	MS, Perry	Delete L.71:	03/07 05:06 PM
880364	A	S	WD	MS, Perry	Delete L.74:	03/03 03:50 PM
827648	A	S	RCS	MS, Perry	Delete L.161 - 188:	03/07 05:06 PM
147662	AA	S	RCS	MS, Perry	Delete L.34:	03/07 05:06 PM

Tab 3	SB 574 by Burgess; (Similar to CS/H 00073) Termination of Agreements by a Servicemember					
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115250	A	S	RCS	MS, Burgess	Delete L.36 - 58:	03/07 05:06 PM
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The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

**MILITARY AND VETERANS AFFAIRS, SPACE, AND
DOMESTIC SECURITY**

**Senator Wright, Chair
Senator Torres, Vice Chair**

MEETING DATE: Tuesday, March 7, 2023

TIME: 2:00—3:30 p.m.

PLACE: 301 Senate Building

MEMBERS: Senator Wright, Chair; Senator Torres, Vice Chair; Senators Berman, Calatayud, Collins, Pizzo, and Rodriguez

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	SB 348 Hooper (Identical H 289)	9/11 Heroes Day; Requiring the Governor to proclaim September 11 of each year as "9/11 Heroes Day"; requiring that the day be observed in public schools and by public exercise; requiring certain middle and high school students to receive specified instruction; requiring the State Board of Education to adopt certain revised social studies standards, etc. MS 03/07/2023 Favorable ED RC	Favorable Yeas 7 Nays 0
2	CS/SB 418 Banking and Insurance / Perry (Compare H 505)	Insurance; Authorizing residential property insurance rate filings to use a specified modeling indication; revising membership requirements for specified members of the Florida Commission on Hurricane Loss Projection Methodology; authorizing insurers to file with the Office of Insurance Regulation personal lines residential property insurance rating plans providing rate differentials based on certain windstorm mitigation construction standards; revising the types of documents and kinds of insurance for which electronic transmission constitutes delivery to the insured or person entitled to delivery; specifying limitations on personal lines residential property insurance deductibles on policies covering risks with specified dwelling limits, etc. BI 02/21/2023 Fav/CS MS 03/07/2023 Fav/CS RC	Fav/CS Yeas 7 Nays 0
3	SB 574 Burgess (Similar CS/H 73)	Termination of Agreements by a Servicemember; Defining the term "government quarters" for purposes of the termination of a servicemember's rental agreement or agreement to purchase real property, respectively, etc. MS 03/07/2023 Fav/CS JU RC	Fav/CS Yeas 7 Nays 0

COMMITTEE MEETING EXPANDED AGENDA

Military and Veterans Affairs, Space, and Domestic Security
Tuesday, March 7, 2023, 2:00—3:30 p.m.

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
4	Presentation on Military and Veteran Student Success programs and initiatives at the University of South Florida by Dr. Wayne Taylor, Director of the Office of Veteran Success		Presented
5	Presentation on Military and Veteran Student Success programs and initiatives at the University of Central Florida by Michael Kepner, Director of the Office of Military and Veteran Student Success		Presented
Other Related Meeting Documents			

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Military and Veterans Affairs, Space, and Domestic Security

BILL: SB 348

INTRODUCER: Senator Hooper

SUBJECT: 9/11 Heroes Day

DATE: March 7, 2023

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Brown	Proctor	MS	Favorable
2.			ED	
3.			RC	

I. Summary:

SB 348 establishes and requires the Governor to annually proclaim on September 11 a “9/11 Heroes Day,” to be recognized in the State Capitol and otherwise as the Governor designates. On this day, public schools are required to honor those who were harmed or killed in the attacks.

In addition to public school recognition, annually on September 11 and beginning with the 2023-2024 school year, middle school and high school students enrolled in the civics education course or the United States Government course must receive at least 45 minutes of instruction on 9/11 Heroes Day topics involving the history and significance of September 11, 2001.

If September 11 falls on a day that is other than a school day, the 9/11 Heroes Day will be observed on the preceding school day or on a school day that local school authorities designate.

The bill requires the State Board of Education to adopt revised social studies standards for inclusion in the civics education course and the United States Government course, which may have an indeterminate, likely insignificant, negative fiscal impact. A fiscal impact is expected to be absorbed within existing resources. See Section V. Fiscal Impact Statement.

The bill provides an effective date of July 1, 2023.

II. Present Situation:

September 11, 2001

On September 11, 2001, terrorists linked to the group al Qaeda boarded and hijacked four airplanes in flight in the United States. Of the four flights:

- American Airlines Flight 11, hijacked by five terrorists, originated in Boston, MA, and at 8:46 a.m., crashed into the North Tower of the World Trade Center, killing all aboard and people in the tower;
- United Airlines Flight 175, hijacked by five terrorists, originated in Boston, MA, and at 9:03 a.m., crashed into the South Tower of the World Trade Center, killing all aboard and people in the tower;
- American Airlines Flight 77, hijacked by 5 terrorists, originated in Washington, D.C., and at 9:37 a.m., crashed into the Pentagon, killing all on board and people in the building; and
- United Airlines Flight 93, hijacked by four terrorists, originated in Newark, NJ, and at 10:03 a.m., crashed into a field in Shanksville, PA, subsequent to a passenger revolt which aborted the hijacker's intent to crash the plane into the United States Capitol or the White House, killing all on board.¹

On September 11, 2001, nearly 3,000 people died as a result of the attacks.² This number includes 343 fatalities from the Fire Department of New York, 37 fatalities from the Port Authority Police Department, and 23 fatalities from the New York Police Department.³ Also included are the people who died as a result of the attack on the Pentagon.⁴

While the attack at the towers caused great casualty, roughly 15,000-16,000 civilians were able to escape.⁵ However, in addition to the people who died on that day, thousands sustained serious injury at the World Trade Center site.⁶ Moreover, due to the crash at the Pentagon, 106 injured persons were taken to the hospital.⁷

In addition to injuries incurred on that day, reports and tracking of subsequent injuries have emerged with time. The World Trade Center Health Program (Program), through the Centers for Disease Control and Prevention, is federally funded to provide monitoring and treatment of long-term conditions caused by the events of September 11, 2001. Those directly affected by the attacks in New York, the Pentagon, and Shanksville, PA, are eligible to apply.⁸

The Program accepts as participants those who:

¹ 9/11 Commission, *The 9/11 Commission Report*, available at <https://www.9-11commission.gov/report/911Report.pdf> (last visited Feb. 21, 2023).

² 9/11 Memorial and Museum, *Commemoration*, available at <https://www.911memorial.org/connect/commemoration/September-11-2001> (last visited Feb. 22, 2023).

³ *9/11 Commission*, *supra* note 1.

⁴ *9/11 Commission*, *supra* note 1, at 314.

⁵ The National Institute of Standards and Technology estimated that between 16,400 and 18,800 civilians were in the World Trade Center complex as of 8:46 a.m. on September 11. Of these, at most 2,152 civilians who were not airplane passengers or volunteer responders perished. *Id.* at 316.

⁶ Melanie H. Jacobson, et al., BMC, Part of Springer Nature, *Conducting a Study to Assess the Long-term Impacts of Injury after 9/11: Participation, Recall, and Description*, *Injury Epidemiology* 6, Art. 8, (2019) (last visited Feb. 22, 2023). Injuries reported most often occurred while descending stairs or from being hit by a falling object.

⁷ Office of the Secretary of Defense, Department of Defense, *Pentagon 9/11*, available at <https://history.defense.gov/Portals/70/Documents/pentagon/Pentagon9-11.pdf> (last visited Feb. 22, 2023).

⁸ National Institute for Occupational Safety and Health, Centers for Disease Control and Prevention in the U.S. Dep't of Health and Human Services, *9/11 World Trade Center Health Program*, available at <https://www.cdc.gov/wtc/about.html#:~:text=The%20Program%20provides%20no%2Dcost,%2C%20and%20in%20Shanksville%2C%20Pennsylvania> (last visited Feb. 22, 2023).

- Served as first responders to provide rescue, recovery, debris cleanup, and related support on or in the aftermath of the events of September 11, 2001, at certain times through July 31, 2002;
- Were present in the dust or dust cloud on September 11, 2001; or
- Worked, resided, or attended school, childcare, or adult daycare in the New York City disaster area from September 11, 2001 to July 31, 2002.⁹

As of September 10, 2021, 4,627 Program participants have perished since September 11, 2001, more than who died on the day of the attacks. Still, participation in the Program is voluntary and only 112,000 are members, while the actual tally of all first responders, not including survivors, is estimated to be 410,000. Presumably, connected deaths also exist among those who sustained exposure but did not participate in the Program.¹⁰ To date, researchers have identified more than 60 types of cancer and two dozen other conditions, including lung- and respiratory-related, causally connected to Ground Zero exposure through toxins and dust.¹¹ Most recently uterine cancer, as of January 18, 2023, has been added to the list of covered conditions in the Program.¹²

Memorials held since September 11, 2001, have commended and deemed heroic the actions of helpers during all phases of the attacks, namely for the calm demeanor and direct reporting to airline headquarters by the flight attendants, the messaging and phone calls from the passengers that created a record, the revolt by the passengers on Flight 93, and the considerable effort by first responders¹³, civilians trapped in the towers who helped others, medical responders, and volunteers.¹⁴

Holidays

Examples of legal holidays are New Year's Day (January 1), Memorial Day (the last Monday in May), Independence Day (July 4), Labor Day (the first Monday in September), Veterans' Day (November 11), Thanksgiving Day (the fourth Thursday in November), and Christmas Day (December 25).¹⁵ In addition to legal holidays, special observances are recognized and observed by the state. Special observance days include Law Enforcement Memorial Day¹⁶, Arbor Day¹⁷, and Bill of Rights Day¹⁸. While some special observance days encourage recognition in the

⁹ *Id.*

¹⁰ *Id.*

¹¹ *Id.*

¹² National Institute for Occupational Safety and Health, Centers for Disease Control and Prevention in the U.S. Dep't of Health and Human Services, *9/11 World Trade Center Health Program, Uterine Cancer Added to the List of World Trade Center (WTC)-Related Health Conditions*, available at https://www.cdc.gov/wtc/uterineCancer_20230118.html (last visited Feb. 22, 2023).

¹³ Just after the first crash at the World Trade Center, responding firefighters opted to pursue a rescue rather than a firefighting operation. "They did know that the explosion had been large enough to send down a fireball that blew out elevators and windows in the lobby and that conditions were so dire that some civilians on upper floors were jumping or falling from the building. According to Division Chief for Lower Manhattan Peter Hayden, 'We had a very strong sense we would lose firefighters and that we were in deep trouble, but we had estimates of 25,000 to 50,000 civilians, and we had to try to rescue them.'" *9/11 Commission*, *supra* note 1, at 290.

¹⁴ *9/11 Commission*, *supra* note 1.

¹⁵ Section 683.01, F.S.

¹⁶ Section 683.115, F.S.

¹⁷ Section 683.04, F.S.

¹⁸ Section 683.25, F.S.

public schools, others such as the Victims of Communism Day mandate 45 minutes of instruction for high school students enrolled in a required government course.¹⁹

Required Social Studies Courses

Students in middle school must take for middles grades promotion courses in social studies, including a one-semester civics education course that includes roles and responsibilities of federal, state, and local government; structures and functions of each branch of government; and the meaning and significance of historic documents.²⁰

Students in high school must take for high school graduation courses in social studies, including a one-half credit course in United States Government, which must include a comparative discussion of political ideology, such as communism and totalitarianism, that conflict with the principles of freedom and democracy central to the founding principles of the United States.²¹

III. Effect of Proposed Changes:

SB 348 establishes and requires the Governor to annually proclaim on September 11 a “9/11 Heroes Day,” to be recognized in the State Capitol and otherwise as the Governor designates. On this day, public schools are required to honor those who were harmed or killed in the attacks, including the:

- 2,763 people who died at the World Trade Center;
- 189 people who died at the Pentagon;
- 44 people who died on United Airlines Flight 93; and
- 25,000 people who were injured or who died from injuries on or after the date of the attacks.

In addition to public school recognition, annually on September 11 and beginning with the 2023-2024 school year, middle school and high school students enrolled in the civics education course or the United States Government course must receive at least 45 minutes of instruction on 9/11 Heroes Day topics involving the history and significance of September 11, 2001. Instruction must cover the sacrifices of military personnel, government employees, civilians, and emergency responders who were killed, wounded, or suffered sickness due to the terrorist attacks on or after September 11, 2001. Specific instruction must include:

- The historical context of global terrorism;
- A timeline of events on September 11, 2001, including the attacks on the World Trade Center, the Pentagon, and United Airlines Flight 93;
- The selfless heroism of police officers, firefighters, paramedics, other first responders, and civilians involved in the rescue and recovery of victims and the heroic actions taken by the passengers of United Airlines Flight 93;
- The unprecedented outpouring of humanitarian, charitable, and volunteer aid occurring after 9/11; and
- The global response to terrorism and the importance of respecting civil liberties, while ensuring safety and security.

¹⁹ Section 683.334, F.S.

²⁰ Section 1003.4156(1)(c), F.S.

²¹ Section 1003.4282(3)(d), F.S.

If September 11 falls on a day that is other than a school day, the 9/11 Heroes Day will be observed on the preceding school day or on a school day that local school authorities designate.

The bill requires the State Board of Education to adopt revised social studies standards for inclusion in the civics education course and the United States Government course, which may have an indeterminate, likely insignificant, negative fiscal impact. The Department of Education expects this fiscal impact to be absorbed within existing resources.

The bill takes effect July 1, 2023.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

The bill requires the State Board of Education to adopt revised social studies standards for inclusion in the civics education course and the United States Government course, which may have an indeterminate, likely insignificant, negative fiscal impact. The

Department of Education expects this fiscal impact to be absorbed within existing resources.²²

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill creates section 683.335 of the Florida Statutes.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.

²² Telephone conversation with Cory Dowd, Legislative Affairs Director, Department of Education, Tallahassee, FL (February 28, 2023).

By Senator Hooper

21-00925-23

2023348__

A bill to be entitled

An act relating to 9/11 Heroes Day; creating s. 683.335, F.S.; requiring the Governor to proclaim September 11 of each year as "9/11 Heroes Day"; requiring that the day be observed in public schools and by public exercise; requiring certain middle and high school students to receive specified instruction; requiring the State Board of Education to adopt certain revised social studies standards; providing an effective date.

WHEREAS, on September 11, 2001, terrorists hijacked four civilian aircraft, crashing two of them into the towers of the World Trade Center in New York City, and a third into the Pentagon outside Washington, D.C., and

WHEREAS, the fourth hijacked aircraft crashed in southwestern Pennsylvania after passengers tried to take control of the aircraft to prevent the hijackers from crashing the aircraft into an important symbol of democracy and freedom, and

WHEREAS, these attacks were by far the deadliest terrorist attacks ever launched against the United States, killing thousands of innocent people, and

WHEREAS, in the aftermath of the attacks, the people of the United States stood united in providing support for those in need, NOW, THEREFORE,

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 683.335, Florida Statutes, is created to

Page 1 of 3

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

21-00925-23

2023348__

read:

683.335 9/11 Heroes Day.—

(1) The Governor shall proclaim September 11 of each year as "9/11 Heroes Day," which shall be suitably observed in the public schools of this state as a day honoring those who perished in the September 11, 2001, attacks, including 2,763 people at the World Trade Center, 189 people at the Pentagon, and 44 people on United Airlines Flight 93, and the 25,000 people maimed or fatally injured on or after that date, and which shall be suitably observed by public exercise in the State Capitol and elsewhere as the Governor may designate.

(2) If September 11 falls on a day that is not a school day, 9/11 Heroes Day must be observed in the public schools in this state on the preceding school day or on such school day as may be designated by local school authorities.

(3) Beginning in the 2023-2024 school year, middle school and high school students enrolled in the civics education class required by s. 1003.4156 or the United States Government class required by s. 1003.4282(3)(d), respectively, must receive at least 45 minutes of instruction on 9/11 Heroes Day topics involving the history and significance of September 11, 2001, including remembering the sacrifices of military personnel, government employees, civilians, and emergency responders who were killed, wounded, or suffered sickness due to the terrorist attacks on or after that date, including, but not limited to:

(a) The historical context of global terrorism.

(b) A timeline of events on September 11, 2001, including the attacks on the World Trade Center, the Pentagon, and United Airlines Flight 93.

Page 2 of 3

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

21-00925-23

2023348

59 (c) The selfless heroism of police officers, firefighters,
60 paramedics, other first responders, and civilians involved in
61 the rescue and recovery of victims and the heroic actions taken
62 by the passengers of United Airlines Flight 93.

63 (d) The unprecedented outpouring of humanitarian,
64 charitable, and volunteer aid occurring after the events of
65 September 11, 2001.

66 (e) The global response to terrorism and the importance of
67 respecting civil liberties while ensuring safety and security.

68 (4) The State Board of Education shall adopt revised social
69 studies standards for inclusion in the civics education course
70 required by s. 1003.4156 and the United States Government class
71 required by s. 1003.4282(3) (d) which incorporate the
72 requirements of this section.

73 Section 2. This act shall take effect July 1, 2023.



The Florida Senate

Committee Agenda Request

To: Senator Tom Wright, Chair
Committee on Military and Veterans Affairs, Space, and Domestic Security

Subject: Committee Agenda Request

Date: February 14, 2023

I respectfully request that **Senate Bill # 348**, relating to 9/11 Heroes Day, be placed on the:

- ☐ committee agenda at your earliest possible convenience.
- ☒ next committee agenda.

A handwritten signature in black ink, appearing to read "Ed Hooper", is written over a horizontal line.

Senator Ed Hooper
Florida Senate, District 21

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

3/7/23

Meeting Date

348

Bill Number (if applicable)

Topic 9/11 HEROES

Amendment Barcode (if applicable)

Name William B. Smith

Job Title PRESIDENT FLA P CHAPTER

Address 300 E BREVARD ST

Phone _____

Street

City

TALL

State

FL

Zip

32301

Email _____

Speaking: ☒ For ☐ Against ☐ Information

Waive Speaking: ☒ In Support ☐ Against
(The Chair will read this information into the record.)

Representing FL PBA

Appearing at request of Chair: ☐ Yes ☐ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Military and Veterans Affairs, Space, and Domestic Security

BILL: CS/CS/SB 418

INTRODUCER: Military and Veterans Affairs, Space, and Domestic Security Committee; Banking and Insurance Committee; and Senator Perry

SUBJECT: Insurance

DATE: March 8, 2023

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Thomas	Knudson	BI	Fav/CS
2.	Proctor	Proctor	MS	Fav/CS
3.			RC	

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/CS/SB 418 amends several insurance-related statutes. Specifically, the bill:

- Provides that a residential property insurer's rate filing may estimate projected hurricane losses by using a weighted or straight average of two or more models approved by the Florida Commission on Hurricane Loss Projection Methodology.
- Provides that, in lieu of themselves, the Executive Director of the Citizens Property Insurance Corporation and the Director of the Division of Emergency Management, respectively, may appoint a designee to be a member of the Commission on Hurricane Loss Projection Methodology.
- Provides that an insurer may file a personal lines residential property insurance rating plan that provides premium discounts, credits, and other rate differentials based on windstorm construction standards developed by an independent, nonprofit scientific research organization.
- Limits the requirement that an insurer provide a policyholder who has an automatic bank withdrawal agreement with the insurer with 15 days advance written notice of any increase in policy premiums. Instead, notice will only be required for premium increases that result in an increase in the automatic withdrawal of more than \$10 from the previous withdrawal amount.
- Expands the type of documents and policies that may be delivered to a policyholder by electronic transmission to include individual and group health insurance policies and select health contracts.

- Revises the mandated deductibles that must be offered for hurricane loss when issuing a personal lines residential property insurance policy. For policies with a dwelling limit of:
 - \$250,000 or more, but less than \$1 million, the insurer need not offer the \$500 hurricane deductible;
 - \$1 million or more, but less than \$3 million, the insurer may, in lieu of offering the \$500 and 2 percent deductible, offer a deductible amount applicable to hurricane losses equal to 3 percent of the policy dwelling limits; and
 - \$3 million or more, the insurer need not offer the \$500 or 2 percent deductibles.
- Revises the requirement that the waiver by a policyholder of residential windstorm coverage or contents coverage be in the policyholder's own handwriting by also allowing the waiver to be typed.
- Eliminates the requirement that a notice be stamped on the declarations page of limited coverage automobile policies. Such policies generally cover antique motor vehicles.

The bill is not anticipated to have an impact on state revenues or expenditures.

The bill provides an effective date of July 1, 2023.

II. Present Situation:

Regulation of Property Insurance Rates

Part I of ch. 627, F.S., the Rating Law,¹ governs property, casualty, and surety insurance covering the subjects of insurance resident, located, or to be performed in this state.² The rating law provides that the rates for all classes of insurance it governs may not be excessive, inadequate, or unfairly discriminatory.³ Though the terms “rate” and “premium” are often used interchangeably, the rating law specifies that “rate” is the unit charge that is multiplied by the measure of exposure or amount of insurance specified in the policy to determine the premium, which is the consideration paid by the consumer.⁴

All insurers or rating organizations must file rates with the Office of Insurance Regulation (OIR) either 90 days before the proposed effective date of a new rate, which is considered a “file and use” rate filing, or within 30 days after the effective date of a new rate, which is considered a “use and file” rate filing.⁵

Upon receiving a rate filing, the OIR reviews the filing to determine if the rate is excessive, inadequate, or unfairly discriminatory. The OIR makes that determination in accordance with generally acceptable actuarial techniques and considers the following:

- Past and prospective loss experience;
- Past and prospective expenses;
- The degree of competition among insurers for the risk insured;
- Investment income reasonably expected by the insurer;

¹ Section 627.011, F.S.

² Section 627.021(1), F.S.

³ Section 627.062(1), F.S.

⁴ Section 627.041, F.S.

⁵ Section 627.062, F.S.

- The reasonableness of the judgment reflected in the rate filing;
- Dividends, savings, or unabsorbed premium deposits returned to policyholders;
- The adequacy of loss reserves;
- The cost of reinsurance;
- Trend factors, including trends in actual losses per insured unit for the insurer;
- Conflagration and catastrophe hazards;
- Projected hurricane losses;
- Projected flood losses, if the policy covers the risk of flood;
- The cost of medical services, if applicable;
- A reasonable margin for underwriting profit and contingencies; and
- Other relevant factors that affect the frequency or severity of claims or expenses.⁶

Florida Commission on Hurricane Loss Projection Methodology

Projected hurricane losses in a rate filing must be estimated using a model or method found to be acceptable or reliable by the Florida Commission on Hurricane Loss Projection Methodology (Commission).⁷ The Commission consists of 12 members with expertise in the elements used to develop computer models to estimate hurricane and flood loss. Members of the Commission include State University System faculty experts in insurance finance, statistics, computer system design, meteorology, and structural engineering; three actuaries; the insurance consumer advocate; the Director of the Florida Hurricane Catastrophe Fund; the Executive Director of Citizens Property Insurance Corporation; and the Director of the Division of Emergency Management.⁸

Residential Property Insurance Mitigation Credits, Discounts, or Other Rate Differentials

Residential property insurance rate filings must account for mitigation measures undertaken by policyholders to reduce hurricane losses.⁹ Specifically, the rate filings must include actuarially reasonable discounts, credits, or other rate differentials or appropriate reductions in deductibles to consumers who implement windstorm damage mitigation techniques to their properties.¹⁰ Upon their filing by an insurer or rating organization, the OIR determines the discounts, credits, other rate differentials and appropriate reductions in deductibles that reflect the full actuarial value of such revaluation,¹¹ which in turn may be used in rate filings under the rating law. Windstorm mitigation measures that must be evaluated for purposes of mitigation discounts include fixtures or construction techniques that enhance roof strength, roof covering performance, roof-to-wall strength, wall-to-floor-to-foundation strength, opening protection, and window, door, and skylight strength.¹²

⁶ Section 627.062(2)(b), F.S.

⁷ Section 627.062(2)(b)11., F.S.

⁸ Section 627.0628(2)(b), F.S.

⁹ Section 627.062(2)(j), F.S.

¹⁰ Section 627.0629(1), F.S.

¹¹ *Id.*

¹² *Id.*

Automatic Bank Withdrawal Agreements in the Insurance Context

Florida law allows insurers and policyholders to enter into automatic bank withdrawal agreements for the purpose of paying insurance premiums.¹³ Policyholders generally have the option of selecting between payment plans that divide the premium into two or four separate payments or in monthly installments. Under current law, insurers must provide the policyholder with at least 15 days advance written notice prior to any automatic bank withdrawal if the premium payment increases from the previous withdrawal period by any amount.¹⁴

By contrast, federal law requires financial institutions to provide at least 10 days advance written notice before any automatic bank withdrawal either when the amount varies from the previous withdrawal amount, when the amount varies outside a specified range of amounts, or when the amount varies from the previous withdrawal amount by an agreed-upon amount.¹⁵

Delivery of Insurance Policies and Claims Communications

Section 627.421, F.S., requires most insurers¹⁶ to deliver, mail, or electronically transmit the insurance policy to the policyholder within 60 days after such coverage taking effect. Policyholders of personal lines policies may elect electronic transmission of policy documents; however, for commercial lines policies, policy documents are sent via electronic transmission unless the policyholder declines electronic transmission by written or electronic communication to the insurer. The policyholder is further entitled to a paper copy of the policy upon request.¹⁷ An insurer that electronically transmits policy documents must include notice of the right to receive a paper copy of the policy via United States mail.¹⁸

Property Insurance Deductibles and Coverages

A hurricane deductible is the amount paid by the policyholder before the insurer issues any payment for damaged caused by a hurricane.¹⁹ With certain exceptions, prior to issuing a personal lines residential property insurance policy, the insurer must offer alternative deductible amounts applicable to hurricane losses equal to \$500, 2 percent, 5 percent, and 10 percent of the policy dwelling limits.²⁰ If the policy covers a risk with dwelling limits of \$250,000 or more, the insurer is not required to offer the \$500 hurricane deductible.²¹

Under Florida law, the hurricane deductible is capped at 10 percent of the policy dwelling limits for a covered risk valued at less than \$500,000, unless the policyholder affirmatively rejects the

¹³ Section 627.0665, F.S.

¹⁴ *Id.*

¹⁵ 12 CFR 1005.10(d).

¹⁶ Part II of ch. 627, F.S., exempts reinsurers, wet marine and transportation, title, and credit life or credit disability insurers from the delivery provisions of s. 627.421, F.S.

¹⁷ Section 627.421(1), F.S.

¹⁸ *Id.*

¹⁹ Department of Financial Services, *Florida's Hurricane Deductible*, available at https://myfloridacfo.com/docs-sf/consumer-services-libraries/consumerservices-documents/understanding-coverage/consumer-guides/english---florida's-hurricane-deductible.pdf?sfvrsn=28cdcf12_4 (last visited February 27, 2023).

²⁰ Section 627.701(3)(a), F.S.

²¹ Section 627.701(3)(d), F.S.

statutory hurricane deductible limit.²² In order to do so, the policyholder must provide the insurer the following statement: “I do not want the insurance on my home to pay for the first (specify dollar value) of damage from hurricanes. I will pay those costs. My insurance will not.” The policyholder and each named insured on the policy must sign and date the statement.²³

Florida law also requires a residential property insurance policy to include windstorm coverage²⁴, unless the policyholder affirmatively rejects the coverage.²⁵ If the policyholder is a natural person, the policyholder must personally write and provide the insurer the following statement in his or her own handwriting: “I do not want the insurance on my home (home/mobile home/condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not.” The policyholder and each named insured on the policy must sign and date the statement.²⁶

A similar provision exists for exclusion of contents coverage under a residential property insurance policy, except for a condominium unit owner policy or a tenant policy.²⁷ If the policyholder chooses such an exclusion, the policyholder must personally write and provide the insurer the following statement in his or her own handwriting: “I do not want the insurance on my home (home/mobile) to pay for costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not.”²⁸ The policyholder and each named insured on the policy must sign and date the statement.

Notice of Limited Coverage for Antique Vehicles

Some insurers²⁹ offer motor vehicle insurance coverage for antique vehicles³⁰ which does not include mandatory personal injury protection³¹ and property damage liability³² coverages. In those cases, Florida law requires the automobile policy to provide notice to the policyholder of the limited coverage and its noncompliance with any financial responsibility law.³³ This coverage is generally appropriate for antique vehicles that are stored in a private collection or as part of a public display and are not driven on the roadways of this state. The notice must be stamped or printed in contrasting color from the color used on the policy and placed on the

²² Section 627.701(4)(d), F.S.

²³ *Id.*

²⁴ This requirement does not apply to a risk that is eligible for wind-only coverage from Citizens Property Insurance Corporation. Nor does the requirement apply to a risk that is ineligible for Citizens coverage because the risk: (1) is a structure that has a dwelling replacement cost of \$700,000 or more; (2) is a single condominium unit with a combined dwelling and contents replacement cost of \$700,000 or more; or (3) is located in the “wind-borne” debris region and has an insured value on the structure of \$750,000 or more. *See* ss. 627.351(6)(a)3.d. and 5.a., F.S.

²⁵ Section 627.712, F.S.

²⁶ Section 627.712(2)(a)1., F.S.

²⁷ Section 627.712(3), F.S.

²⁸ *Id.*

²⁹ State Farm, *Collector and Classic Car Insurance*, available at <https://www.statefarm.com/insurance/auto/antique-classic-cars> (last visited February 27, 2023).

³⁰ *See* section 320.086, F.S.

³¹ Section 627.733, F.S.

³² Section 324.022, F.S.

³³ Section 627.7276(1), F.S.

policy declaration page and on the back of the policy.³⁴ The stamping requirement is antiquated and prevents these types of policies from being delivered electronically.

III. Effect of Proposed Changes:

Hurricane Model Averaging and Weighting

Section 1 amends s. 627.062, F.S., to provide that a residential property insurer's rate filing may estimate projected hurricane losses by using a weighted or straight average of two or more methods or models approved by the Commission on Hurricane Loss Projection Methodology.

Florida Commission on Hurricane Loss Projection Methodology

Section 2 amends s. 627.0628, F.S., to provide that, in lieu of themselves, the Executive Director of the Citizens Property Insurance Corporation and the Director of the Division of Emergency Management, respectively, may appoint a designee to be a member of the Commission on Hurricane Loss Projection Methodology. The Executive Director of the Citizens Property Insurance Corporation designee must have actuarial science experience.

Residential Property Insurance Mitigation Credits, Discounts, or Other Rate Differentials

Section 3 amends s. 627.0629, F.S., to provide that an insurer may file with the OIR a personal lines residential rating plan that provides premium discounts, credits, and other rate differentials based on windstorm construction standards developed by an independent, nonprofit scientific research organization, if such standards meet statutory requirements.

Required Notifications of Automatic Bank Withdrawals

Section 4 amends s. 627.0665, F.S., governing automatic bank withdrawal agreements between insurers and policyholders, to limit the requirement that an insurer provide a policyholder 15 days advance written notice of any increase in policy premiums. Instead, notice will only be required for premium increases that will result in an increase of the automatic withdrawal of more than \$10 from the previous withdrawal amount.

Delivery of Insurance Policies and Claims Communications

Section 5 amends s. 627.421, F.S., to expand the type of documents and policies that may be delivered by electronic transmission to include related notices and other documents for individual and group health insurance policies or certificates of coverage, health maintenance contracts or certificates of coverage, and prepaid limited health service contracts. The bill removes the requirement that electronic transmission must include notice of the right to receive the policy via U.S. mail rather than by electronic transmission.

³⁴ Section 627.7276(2), F.S.

Property Insurance Deductibles and Coverages

Section 6 amends s. 627.701, F.S., to revise the mandated deductibles that must be offered for hurricane loss when issuing a personal lines residential property insurance policy. For policies with a dwelling limit of:

- \$250,000 or more, but less than \$1 million, the insurer need not offer the \$500 hurricane deductible;
- \$1 million or more, but less than \$3 million, the insurer may, in lieu of offering the \$500 and 2 percent deductible, offer a deductible amount applicable to hurricane losses equal to 3 percent of the policy dwelling limits; and
- \$3 million or more, the insurer need not offer the \$500 or 2 percent deductibles.

Section 7 amends s. 627.712, F.S., providing that a policyholder's waiver of residential windstorm coverage or waiver of coverage to pay for the costs to repair or replace any contents that are damaged may be typed by the policyholder or in the policyholder's own handwriting.

Notice of Limited Coverage for Antique Vehicles

Section 8 amends s. 627.7276, F.S., eliminates the requirement that a notice be stamped on the declarations page of limited coverage automobile policies. Such policies generally cover antique motor vehicles. Instead, the notice must accompany the declarations page and must be typed in a font at least as large as the font used in the declarations page. The stamping requirement is antiquated and prevents these types of policies from being delivered electronically.

The bill is effective July 1, 2023.

IV. Constitutional Issues:**A. Municipality/County Mandates Restrictions:**

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

The bill may lead to the expansion of premium discounts, credits, and other rate differentials based on windstorm construction standards.

C. Government Sector Impact:

The bill is not anticipated to have an impact on state revenues or expenditures.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 627.062, 627.0628, 627.0629, 627.0665, 627.421, 627.701, 627.712 and 627.7276.

IX. Additional Information:**A. Committee Substitute – Statement of Substantial Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Banking and Insurance Committee on February 21, 2023:

The committee substitute makes the following changes:

- Revises provisions regarding the delivery of a policy to a policyholder by expanding the type of policies authorized to be delivered by electronic transmission to include individual and group health insurance policies; removes the requirement that electronic transmission must include notice of the right to receive the policy via U.S. mail rather than by electronic transmission.
- Revises the mandated deductibles that must be offered for hurricane loss when issuing a personal lines residential property insurance policy. Insurers need no longer offer the current mandated deductibles of 2 percent, 5 percent, and 10 percent, and instead may offer deductibles of up to:
 - Ten percent for a policy covering a risk with dwelling limits of at least \$1 million, but less than \$3 million; or
 - Fifteen percent for a policy covering a risk with dwelling limits greater than \$3 million.

- Removes the requirement that the waiver by a policyholder of windstorm coverage, or of coverage to pay for the costs to repair or replace any contents that are damaged, must be in the policy holder's own handwriting, allowing the waiver to be typed.
- Provides that the Executive Director of the Citizens Property Insurance Corporation may designate a full-time employee of the Corporation as the Director's designee to the Commission on Hurricane Loss Projection Methodology.

CS by the Military and Veterans Affairs, Space, and Domestic Security Committee on March 7, 2023:

The committee substitute makes the following changes:

- Provides that if the Director of the Citizens Property Insurance Corporation provides a designee to serve on the Florida Commission on Hurricane Loss Projection Methodology, the designee must have actuarial science experience; and
- Removes the 10 and 15 percent policy deductibles for properties valued at \$1 million and greater, and provides a policy covering a risk with dwelling limits of:
 - \$250,000 or more, but less than \$1 million, the insurer need not offer the \$500 hurricane deductible;
 - \$1 million or more, but less than \$3 million, the insurer may, in lieu of offering the \$500 and 2 percent deductible, offer a deductible amount applicable to hurricane losses equal to 3 percent of the policy dwelling limits; and
 - \$3 million or more, the insurer need not offer the \$500 or 2 percent deductibles.

B. Amendments:

None.



968960

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/07/2023	.	
	.	
	.	
	.	

The Committee on Military and Veterans Affairs, Space, and Domestic Security (Perry) recommended the following:

Senate Amendment

Delete line 71
and insert:
the corporation and have actuarial science experience.



880364

LEGISLATIVE ACTION

Senate	.	House
Comm: WD	.	
03/03/2023	.	
	.	
	.	
	.	

The Committee on Military and Veterans Affairs, Space, and Domestic Security (Perry) recommended the following:

Senate Amendment

Delete line 74
and insert:
time employee of the division and have experience in actuarial science.



827648

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/07/2023	.	
	.	
	.	
	.	

The Committee on Military and Veterans Affairs, Space, and Domestic Security (Perry) recommended the following:

Senate Amendment (with title amendment)

Delete lines 161 - 188

and insert:

Section 6. Paragraph (d) of subsection (3) of section 627.701, Florida Statutes, is amended, and paragraph (a) of that subsection is republished, to read:

627.701 Liability of insureds; coinsurance; deductibles.—

(3) (a) Except as otherwise provided in this subsection, prior to issuing a personal lines residential property insurance



827648

policy, the insurer must offer alternative deductible amounts applicable to hurricane losses equal to \$500, 2 percent, 5 percent, and 10 percent of the policy dwelling limits, unless the specific percentage deductible is less than \$500. The written notice of the offer shall specify the hurricane deductible to be applied in the event that the applicant or policyholder fails to affirmatively choose a hurricane deductible. The insurer must provide such policyholder with notice of the availability of the deductible amounts specified in this subsection in a form approved by the office in conjunction with each renewal of the policy. The failure to provide such notice constitutes a violation of this code but does not affect the coverage provided under the policy.

(d) For the following policies, the following alternative deductible amounts are authorized:

1. With respect to a policy covering a risk with dwelling limits of \$250,000 or more, but less than \$1 million, the insurer need not offer the \$500 hurricane deductible as required by paragraph (a), but must, except as otherwise provided in this subsection, offer the other hurricane deductibles as required by paragraph (a).

2. With respect to a policy covering a risk with dwelling limits of \$1 million or more, but less than \$3 million, the insurer may, in lieu of offering the 2 percent deductible as required by paragraph (a), offer a deductible amount applicable to hurricane losses equal to 3 percent of the policy dwelling limits.

3. With respect to a policy covering a risk with dwelling limits of \$3 million or more, the insurer need not offer the



827648

\$500 or 2 percent deductibles as required by paragraph (a), but
must, except as otherwise provided by this subsection, offer the
other hurricane deductibles as required by paragraph (a).

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

And the title is amended as follows:

Delete lines 25 - 29

and insert:

revising and specifying alternative hurricane
deductible amounts for personal lines residential
property insurance policies covering risks with
specified dwelling limits; amending s. 627.712,



147662

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/07/2023	.	
	.	
	.	
	.	

The Committee on Military and Veterans Affairs, Space, and Domestic Security (Perry) recommended the following:

Senate Amendment to Amendment (827648)

Delete line 34
and insert:
insurer may, in lieu of offering the \$500 and 2 percent
deductibles as

By the Committee on Banking and Insurance; and Senator Perry

597-02158-23

2023418c1

1 A bill to be entitled
 2 An act relating to insurance; amending s. 627.062,
 3 F.S.; authorizing residential property insurance rate
 4 filings to use a specified modeling indication;
 5 amending s. 627.0628, F.S.; revising membership
 6 requirements for specified members of the Florida
 7 Commission on Hurricane Loss Projection Methodology;
 8 amending s. 627.0629, F.S.; authorizing insurers to
 9 file with the Office of Insurance Regulation personal
 10 lines residential property insurance rating plans
 11 providing rate differentials based on certain
 12 windstorm mitigation construction standards; providing
 13 requirements for such plans; amending s. 627.0665,
 14 F.S.; revising the timeframe for notices from insurers
 15 to insureds of automatic bank withdrawal increases;
 16 specifying the increase threshold for such notices;
 17 amending s. 627.421, F.S.; revising the types of
 18 documents and kinds of insurance for which electronic
 19 transmission constitutes delivery to the insured or
 20 person entitled to delivery; deleting a requirement to
 21 include a certain notice to an insured electing to
 22 receive policy documents electronically; deleting a
 23 requirement to provide a paper copy of the policy upon
 24 request by such person; amending s. 627.701, F.S.;
 25 specifying limitations on personal lines residential
 26 property insurance deductibles on policies covering
 27 risks with specified dwelling limits; authorizing
 28 insurers to make an additional filing within a certain
 29 timeframe to implement changes; amending s. 627.712,

Page 1 of 9

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

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30 F.S.; providing that a policyholder's written
 31 exclusion from residential windstorm coverage or
 32 contents coverage may be typed rather than
 33 handwritten; amending s. 627.7276, F.S.; revising the
 34 requirements for the notice of limited coverage under
 35 certain automobile policies; providing an effective
 36 date.
 37
 38 Be It Enacted by the Legislature of the State of Florida:
 39
 40 Section 1. Paragraph (j) of subsection (2) of section
 41 627.062, Florida Statutes, is amended to read:
 42 627.062 Rate standards.—
 43 (2) As to all such classes of insurance:
 44 (j) With respect to residential property insurance rate
 45 filings, the rate filing:
 46 1. Must account for mitigation measures undertaken by
 47 policyholders to reduce hurricane losses.
 48 2. May use a modeling indication that is the weighted or
 49 straight average of two or more hurricane loss projection models
 50 found by the Florida Commission on Hurricane Loss Projection
 51 Methodology to be accurate or reliable pursuant to s. 627.0628.
 52
 53 The provisions of this subsection do not apply to workers'
 54 compensation, employer's liability insurance, and motor vehicle
 55 insurance.
 56 Section 2. Paragraph (b) of subsection (2) of section
 57 627.0628, Florida Statutes, is amended to read:
 58 627.0628 Florida Commission on Hurricane Loss Projection

Page 2 of 9

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

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Methodology; public records exemption; public meetings exemption.—

(2) COMMISSION CREATED.—

(b) The commission shall consist of the following 12 members:

1. The insurance consumer advocate.

2. The senior employee of the State Board of Administration responsible for operations of the Florida Hurricane Catastrophe Fund.

3. The Executive Director of the Citizens Property Insurance Corporation or the executive director's designee. The executive director's designee must be a full-time employee of the corporation.

4. The Director of the Division of Emergency Management or the director's designee. The director's designee must be a full-time employee of the division.

5. The actuary member of the Florida Hurricane Catastrophe Fund Advisory Council.

6. An employee of the office who is an actuary responsible for property insurance rate filings and who is appointed by the director of the office.

7. Five members appointed by the Chief Financial Officer, as follows:

a. An actuary who is employed full time by a property and casualty insurer that was responsible for at least 1 percent of the aggregate statewide direct written premium for homeowner insurance in the calendar year preceding the member's appointment to the commission.

b. An expert in insurance finance who is a full-time member

597-02158-23

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of the faculty of the State University System and who has a background in actuarial science.

c. An expert in statistics who is a full-time member of the faculty of the State University System and who has a background in insurance.

d. An expert in computer system design who is a full-time member of the faculty of the State University System.

e. An expert in meteorology who is a full-time member of the faculty of the State University System and who specializes in hurricanes.

8. A licensed professional structural engineer who is a full-time faculty member in the State University System and who has expertise in wind mitigation techniques. This appointment shall be made by the Governor.

Section 3. Subsection (9) is added to section 627.0629, Florida Statutes, to read:

627.0629 Residential property insurance; rate filings.—

(9) An insurer may file with the office a personal lines residential property insurance rating plan that provides justified premium discounts, credits, or other rate differentials based on windstorm mitigation construction standards developed by an independent, nonprofit scientific research organization, if such standards meet the requirements of this section. Such plan must describe the manner in which the insurer will document the existence of the mitigation features and premium discounts, credits, or other rate differentials created under such plan.

Section 4. Section 627.0665, Florida Statutes, is amended to read:

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117 627.0665 Automatic bank withdrawal agreements; notification
 118 required.—Any insurer licensed to issue insurance in the state
 119 who has an automatic bank withdrawal agreement with an insured
 120 party for the payment of insurance premiums for any type of
 121 insurance shall give the named insured at least 10 ~~15~~ days
 122 advance written notice of any increase in policy premiums which
 123 results in the next automatic bank withdrawal being increased by
 124 more than \$10. Such notice must be provided before ~~prior to~~ any
 125 automatic bank withdrawal containing the ~~of an~~ increased
 126 premium.

127 Section 5. Subsection (1) of section 627.421, Florida
 128 Statutes, is amended to read:

129 627.421 Delivery of policy.—

130 (1) Subject to the insurer's requirement as to payment of
 131 premium, every policy shall be mailed, delivered, or
 132 electronically transmitted to the insured or to the person
 133 entitled thereto not later than 60 days after the effectuation
 134 of coverage. Notwithstanding any other provision of law, an
 135 insurer may allow a policyholder of personal lines insurance to
 136 affirmatively elect delivery of the policy documents, including,
 137 but not limited to, policies, endorsements, notices, or
 138 documents, by electronic means in lieu of delivery by mail.
 139 Electronic transmission of a policy, related notices, and other
 140 documents for individual and group health insurance policies or
 141 certificates of coverage pursuant to parts VI and VII of this
 142 chapter, respectively; health maintenance contracts or
 143 certificates of coverage pursuant to part I of chapter 641;
 144 prepaid limited health service contracts pursuant to part I of
 145 chapter 636; and ~~for~~ commercial risks, including, but not

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2023418c1

146 limited to, workers' compensation and employers' liability,
 147 commercial automobile liability, commercial automobile physical
 148 damage, commercial lines residential property, commercial
 149 nonresidential property, farmowners insurance, and the types of
 150 commercial lines risks set forth in s. 627.062(3)(d),
 151 constitutes delivery to the insured or to the person entitled to
 152 delivery, unless the insured or the person entitled to delivery
 153 communicates to the insurer in writing or electronically that he
 154 or she does not agree to delivery by electronic means.
 155 ~~Electronic transmission shall include a notice to the insured or~~
 156 ~~to the person entitled to delivery of a policy of his or her~~
 157 ~~right to receive the policy via United States mail rather than~~
 158 ~~via electronic transmission. A paper copy of the policy shall be~~
 159 ~~provided to the insured or to the person entitled to delivery at~~
 160 ~~his or her request.~~

161 Section 6. Paragraphs (e) and (f) are added to subsection
 162 (3) of section 627.701, Florida Statutes, and paragraph (a) of
 163 that subsection is republished, to read:

164 627.701 Liability of insureds; coinsurance; deductibles.—

165 (3)(a) Except as otherwise provided in this subsection,
 166 prior to issuing a personal lines residential property insurance
 167 policy, the insurer must offer alternative deductible amounts
 168 applicable to hurricane losses equal to \$500, 2 percent, 5
 169 percent, and 10 percent of the policy dwelling limits, unless
 170 the specific percentage deductible is less than \$500. The
 171 written notice of the offer shall specify the hurricane
 172 deductible to be applied in the event that the applicant or
 173 policyholder fails to affirmatively choose a hurricane
 174 deductible. The insurer must provide such policyholder with

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notice of the availability of the deductible amounts specified in this subsection in a form approved by the office in conjunction with each renewal of the policy. The failure to provide such notice constitutes a violation of this code but does not affect the coverage provided under the policy.

(e) Notwithstanding paragraph (a), an insurer may offer a deductible no greater than:

1. Ten percent for a policy covering a risk with dwelling limits of at least \$1 million, but less than \$3 million.

2. Fifteen percent for a policy covering a risk with dwelling limits greater than \$3 million.

(f) Notwithstanding s. 627.062(2)(k)3., between July 1, 2023, and July 1, 2024, an insurer may make an additional filing to implement changes under paragraph (e).

Section 7. Paragraph (a) of subsection (2) and subsection (3) of section 627.712, Florida Statutes, are amended to read:
627.712 Residential windstorm coverage required;
availability of exclusions for windstorm or contents.—

(2) A property insurer must make available, at the option of the policyholder, an exclusion of windstorm coverage.

(a) The coverage may be excluded only if:

1. When the policyholder is a natural person, the policyholder personally writes or types and provides to the insurer the following statement ~~in his or her own handwriting~~ and signs his or her name, which must also be signed by every other named insured on the policy, and dated: "I do not want the insurance on my (home/mobile home/condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

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2. When the policyholder is other than a natural person, the policyholder provides to the insurer on the policyholder's letterhead the following statement that must be signed by the policyholder's authorized representative and dated: "... (Name of entity)... does not want the insurance on its ... (type of structure)... to pay for damage from windstorms. ... (Name of entity)... will be responsible for these costs. ... (Name of entity's)... insurance will not."

(3) An insurer issuing a residential property insurance policy, except for a condominium unit owner policy or a tenant policy, must make available, at the option of the policyholder, an exclusion of coverage for the contents. The coverage may be excluded only if the policyholder personally writes or types and provides to the insurer the following statement ~~in his or her own handwriting~~ and signs his or her signature, which must also be signed by every other named insured on the policy, and dated: "I do not want the insurance on my (home/mobile home) to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

Section 8. Section 627.7276, Florida Statutes, is amended to read:

627.7276 Notice of limited coverage.—

(1) An automobile policy that does not contain coverage for bodily injury and property damage must include a notice ~~be clearly stamped or printed to the effect~~ that such coverage is not included in the policy in the following manner:

"THIS POLICY DOES NOT PROVIDE BODILY INJURY AND
PROPERTY DAMAGE LIABILITY INSURANCE OR ANY OTHER

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233 COVERAGE FOR WHICH A SPECIFIC PREMIUM CHARGE IS NOT
234 MADE, AND DOES NOT COMPLY WITH ANY FINANCIAL
235 RESPONSIBILITY LAW."

236

237 (2) This ~~notice legend~~ must ~~accompany appear on~~ the policy
238 ~~declarations declaration page and on the filing back of the~~
239 ~~policy and must be printed in a contrasting color from that used~~
240 ~~on the policy and in type size at least as large as larger than~~
241 ~~the largest type size used on the declarations page in the text~~
242 ~~thereof, as an overprint or by a rubber stamp impression.~~

243 Section 9. This act shall take effect July 1, 2023.



The Florida Senate

Committee Agenda Request

To: Senator Tom Wright, Chair
Committee on Military and Veterans Affairs, Space, and Domestic Security

Subject: Committee Agenda Request

Date: February 21, 2023

I respectfully request that **Senate Bill #418**, relating to Insurance, be placed on the:

- ☒ committee agenda at your earliest possible convenience.
- ☐ next committee agenda.

A handwritten signature in black ink that reads "W. Keith Perry".

Senator Keith Perry
Florida Senate, District 9

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

5/7/2023
Meeting Date

SB 418
Bill Number (if applicable)

Topic Insurance

Amendment Barcode (if applicable)

Name William Arnold

Job Title Legislative Director

Address 5426 Bay Center Dr, Ste 600
Street

Phone 904-472-3633

Tampa FL 33609
City State Zip

Email warnd@aiiflorida.com

Speaking: ☐ For ☐ Against ☐ Information

Waive Speaking: ☒ In Support ☐ Against
(The Chair will read this information into the record.)

Representing American Integrity Insurance Company

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

3/7/23
Meeting Date

418
Bill Number (if applicable)

Topic Insurance

Amendment Barcode (if applicable)

Name Christie Ashburn

Job Title Chief - Communications + Leg. Affairs

Address 2101 Maryland Circle
Street

Phone 850-513-3746

Tallahassee FL 32303
City State Zip

Email _____

Speaking: ☐ For ☐ Against ☐ Information

Waive Speaking: ☒ In Support ☐ Against
(The Chair will read this information into the record.)

Representing Citizens Property Ins.

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

3/7/23

Meeting Date

418

Bill Number (if applicable)

Topic Insurance

Amendment Barcode (if applicable)

Name B6 Murphy

Job Title Director of Government Affairs

Address 3159 Shamrock St. S.

Phone 850-413-8195

Street

Tallahassee

FL

32309

City

State

Zip

Email bmurphy@faia.com

Speaking: ☐ For ☐ Against ☐ Information

Waive Speaking: ☒ In Support ☐ Against
(The Chair will read this information into the record.)

Representing Florida Assoc. of Insurance Agents

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Military and Veterans Affairs, Space, and Domestic Security

BILL: CS/SB 574

INTRODUCER: Military and Veterans Affairs, Space, and Domestic Security Committee and Senator Burgess

SUBJECT: Termination of Agreements by a Servicemember

DATE: March 7, 2023

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Proctor	Proctor	MS	Fav/CS
2.			JU	
3.			RC	

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/SB 574 provides a definition of the term “government quarters” applicable to the termination of a rental agreement by a servicemember who receives military orders requiring him or her to move into government quarters, or who becomes eligible to live in and opts to move into government quarters.

Under the bill, “government quarters” is defined as “any military housing option that is available to a servicemember, including privatized military housing that is owned, operated, or managed by a private sector company.”

The bill may have an indeterminate, likely insignificant, negative fiscal impact on the private sector based on the number of rental agreements terminated by servicemembers. See Section V. Fiscal Impact Statement.

The bill provides an effective date of July 1, 2023.

II. Present Situation:

Federal Servicemembers Civil Relief Act¹

Originally known as the Soldiers' and Sailors' Civil Relief Act of 1940, the Servicemembers Civil Relief Act (SCRA) was enacted to provide protections related to legal proceedings or financial transactions for active duty servicemembers. Some of the proceedings and transactions covered under the SCRA are rental agreements, security deposits, evictions, mortgage foreclosures, auto leases, and health and life insurance.²

Termination of Residential Leases

The SCRA allows for termination of a residential lease by:

- A person who enters into military service after executing a lease;
- A servicemember who receives military orders for a permanent change of station or to deploy with a military unit for a period of not less than 90 days; or
- A servicemember who executes a lease upon receiving military orders for a permanent change of station or to deploy and thereafter receives a stop movement order effective for an indefinite period or for a period of not less than 30 days which prevents the servicemember from occupying the residence.³

In such situations, the lessor may not impose an early termination fee, and any rent amounts paid in advance for a period after the effective date of the termination must be refunded to the servicemember within 30 days of the effective date of the termination of the lease.⁴ A lessor who keeps the security deposit of a servicemember who lawfully terminates a lease may be subject to fines and/or imprisonment for up to one year.⁵

Protection Under Installment Contracts for Purchase

The SCRA also provides protections for servicemembers relating to contracts for which a deposit or installment has been paid by the servicemember before entering military service. Under the SCRA, a court has authority to order repayment to the servicemember of all or part of the prior installments or deposits as a condition of terminating the contract. Alternatively, if the servicemember's ability to comply with the contract is materially affected by his or her military service, a court may stay any proceedings related to the contract for a period of time or make any other equitable disposition to preserve the interest of all parties.⁶

¹ 50 U.S.C. ss. 3901-4043.

² Consumer Financial Protection Bureau, *The Servicemembers Civil Relief Act*, available at <https://www.consumerfinance.gov/consumer-tools/educator-tools/servicemembers/the-servicemembers-civil-relief-act-skra/> (last visited February 17, 2023).

³ 50 U.S.C. ss. 3955(a)(1) and (b)(1).

⁴ 50 U.S.C. ss. 3955(e)(1) and (f).

⁵ 50 U.S.C. s. 3955(h).

⁶ 50 U.S.C. ss. 3952(a)(2) and (c).

Florida Uniformed Servicemembers Protection Act

In 2003, the Legislature enacted the Florida Uniformed Servicemembers Protection Act (FUSPA).⁷ As part of the FUSPA, the Legislature expanded servicemembers' rights to terminate rental agreements and created statutory rights regarding a servicemember's right to terminate an agreement to purchase real property.

Termination of Rental Agreement by a Servicemember

Under the FUSPA, a servicemember may terminate his or her rental agreement if the servicemember:

- Is required, pursuant to a permanent change of station orders, to move 35 miles or more from the location of the rental premises;
- Is prematurely or involuntarily discharged or released from active duty or state active duty;
- Is released from active duty or state active duty and the rental premises is 35 miles or more from the servicemember's home of record prior to entering active duty or state active duty;
- Receives military orders requiring him or her to move into government quarters,⁸ or the servicemember becomes eligible to live in and opts to move into government quarters;
- Receives temporary duty orders, temporary change of station orders, or state active duty orders to an area 35 miles or more from the location of the rental premises, if such orders are for a period exceeding 60 days; or
- Before taking possession of the rental premises, receives a change of orders to an area that is 35 miles or more from the location of the rental premises.⁹

Under these circumstances, the servicemember is not responsible for damages due to early termination of the rental agreement.¹⁰

Military Housing Privatization Initiative

Under the National Defense Authorization Act of 1996, Congress authorized the Military Housing Privatization Initiative (MHPI)¹¹ to address the deteriorating condition and quality of the Department of Defense's (DOD) housing inventory. In 1996, 180,000 housing units were identified as inadequate and in need of improvement or replacement. This housing maintenance backlog would have cost approximately \$20 billion and would have taken 30 years to resolve. To resolve this housing maintenance backlog, MHPI allows private developers to bid in an open competition to construct, operate, and maintain housing at military installations while DOD maintains ownership of the land of each property.¹²

⁷ Ch. 2003-72, Laws of Fla.

⁸ Under the United States Code, "quarters" is defined as quarters owned or leased by the Government of the United States. 5 U.S.C. s. 5911.

⁹ Section 83.682(1), F.S.

¹⁰ Section 83.682(4), F.S.

¹¹ 10 U.S.C. ss. 2871-2885.

¹² Military Housing Association, *About MHPI- History of the Military Housing Privatization Initiative*, available at <https://www.militaryhousingassociation.org/about/about-mhpi/#:~:text=Military%20Housing%20Privatization%20Initiative%20%28MHPI%29%20Act%20of%201996,of%20military%20housing%20%28FH%20and%20Unaccompanied%20Housing%20%28UH%29>. (last visited February 17, 2023).

III. Effect of Proposed Changes:

CS/SB 574 provides a definition of the term “government quarters” applicable to the termination of a rental agreement by a servicemember who receives military orders requiring him or her to move into government quarters, or who becomes eligible to live in and opts to move into government quarters.

Under the bill, “government quarters” is defined as “any military housing option that is available to a servicemember, including privatized military housing that is owned, operated, or managed by a private sector company.”

The bill provides an effective date of July 1, 2023.

IV. Constitutional Issues:**A. Municipality/County Mandates Restrictions:**

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

The bill may have an indeterminate, likely insignificant, negative fiscal impact on the private sector based on the number of rental agreements terminated by servicemembers. The bill may expand the situations in which a servicemember may lawfully terminate a rental agreement.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill amends the following sections of the Florida Statutes: 83.682 and 689.27.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by the Military and Veterans Affairs, Space, and Domestic Security Committee on March 7, 2023:

The committee substitute removes the provision allowing a servicemember to terminate an agreement to purchase real property if relocating to military housing, and revises the definition of “government quarters” to also include military housing operated or managed by a private sector company.

B. Amendments:

None.



115250

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/07/2023	.	
	.	
	.	
	.	

The Committee on Military and Veterans Affairs, Space, and Domestic Security (Burgess) recommended the following:

Senate Amendment (with title amendment)

Delete lines 36 - 58
and insert:
servicemember, including privatized military housing that is
owned, operated, or managed by a private sector company;

(e) The servicemember receives temporary duty orders,
temporary change of station orders, or state active duty orders
to an area 35 miles or more from the location of the rental
premises, provided such orders are for a period exceeding 60



115250

days; or

(f) The servicemember has leased the property, but before
~~prior to~~ taking possession of the rental premises, receives a
change of orders to an area that is 35 miles or more from the
location of the rental premises.

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

And the title is amended as follows:

Delete lines 3 - 7

and insert:

servicemember; amending s. 83.682, F.S.; defining the
term "government quarters" for purposes of the
termination of a servicemember's rental agreement;
making technical changes; providing an

By Senator Burgess

23-01669-23

2023574__

A bill to be entitled

An act relating to the termination of agreements by a servicemember; amending ss. 83.682 and 689.27, F.S.; defining the term "government quarters" for purposes of the termination of a servicemember's rental agreement or agreement to purchase real property, respectively; making technical changes; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Subsection (1) of section 83.682, Florida Statutes, is amended to read:

83.682 Termination of rental agreement by a servicemember.—

(1) Any servicemember may terminate his or her rental agreement by providing the landlord with a written notice of termination to be effective on the date stated in the notice which ~~that~~ is at least 30 days after the landlord's receipt of the notice if any of the following criteria are met:

(a) The servicemember is required, pursuant to a permanent change of station orders, to move 35 miles or more from the location of the rental premises;

(b) The servicemember is prematurely or involuntarily discharged or released from active duty or state active duty;

(c) The servicemember is released from active duty or state active duty after having leased the rental premises while on active duty or state active duty status and the rental premises is 35 miles or more from the servicemember's home of record before ~~prior to~~ entering active duty or state active duty;

Page 1 of 3

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

23-01669-23

2023574__

(d) After entering into a rental agreement, the servicemember receives military orders requiring him or her to move into government quarters or the servicemember becomes eligible to live in and opts to move into government quarters. For purposes of this paragraph, the term "government quarters" means any military housing option that is available to a servicemember, including privatized military installation housing that is owned by a private sector company;

(e) The servicemember receives temporary duty orders, temporary change of station orders, or state active duty orders to an area 35 miles or more from the location of the rental premises, provided such orders are for a period exceeding 60 days; or

(f) The servicemember has leased the property, but before ~~prior to~~ taking possession of the rental premises, receives a change of orders to an area that is 35 miles or more from the location of the rental premises.

Section 2. Paragraphs (c) and (d) of subsection (1) of section 689.27, Florida Statutes, are redesignated as paragraphs (d) and (e), respectively, and a new paragraph (c) is added to that subsection, to read:

689.27 Termination by servicemember of agreement to purchase real property.—

(1) Notwithstanding any other provisions of law and for the purposes of this section:

(c) "Government quarters" means any military housing option that is available to a servicemember, including privatized military installation housing that is owned by a private sector company.

Page 2 of 3

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

23-01669-23

2023574__

59

Section 3. This act shall take effect July 1, 2023.



The Florida Senate

Committee Agenda Request

To: Senator Tom Wright, Chair
Committee on Military and Veterans Affairs, Space, and Domestic Security

Subject: Committee Agenda Request

Date: February 16, 2023

I respectfully request that **Senate Bill #574**, relating to Termination of Agreements by Servicemembers, be placed on the:

- ☐ committee agenda at your earliest possible convenience.
- ☒ next committee agenda.

A handwritten signature in blue ink, appearing to read "Danny", is written over a horizontal line.

Senator Danny Burgess
Florida Senate, District 23



THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

COMMITTEES:

Ethics and Elections, *Chair*
Education Pre-K -12, *Vice Chair*
Appropriations
Appropriations Committee on Criminal and
Civil Justice
Appropriations Committee on Health and
Human Services
Banking and Insurance
Health Policy
Rules

JOINT COMMITTEE:

Joint Committee on Public Counsel Oversight

SENATOR DANNY BURGESS

23rd District

March 6, 2023

Senator Wright,

Please allow Senator Collins to present **SB 574: Termination of Agreements by a Servicemember** in Military and Veterans Affairs, Space, and Domestic Security on my behalf tomorrow March, 7, 2023.

Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink that reads "Danny". The signature is stylized with a large, looping "D" and a long, sweeping tail.

Danny Burgess
Senator, District 23

REPLY TO:

- ☐ 38507 Fifth Avenue, Zephyrhills, FL 33542 (813) 779-7059
- ☐ 412 Senate Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5023

Senate's Website: www.flsenate.gov

KATHLEEN PASSIDOMO
President of the Senate

DENNIS BAXLEY
President Pro Tempore



Office of Veteran Success

**Presentation to the Senate Committee on
Military & Veteran Affairs, Space, &
Domestic Security**





OVS Mission

To assist Military-Connected Students integrate into a welcoming and inclusive environment at the University of South Florida and the local community where they discover academic success, personal growth, and professional development through the student life cycle.

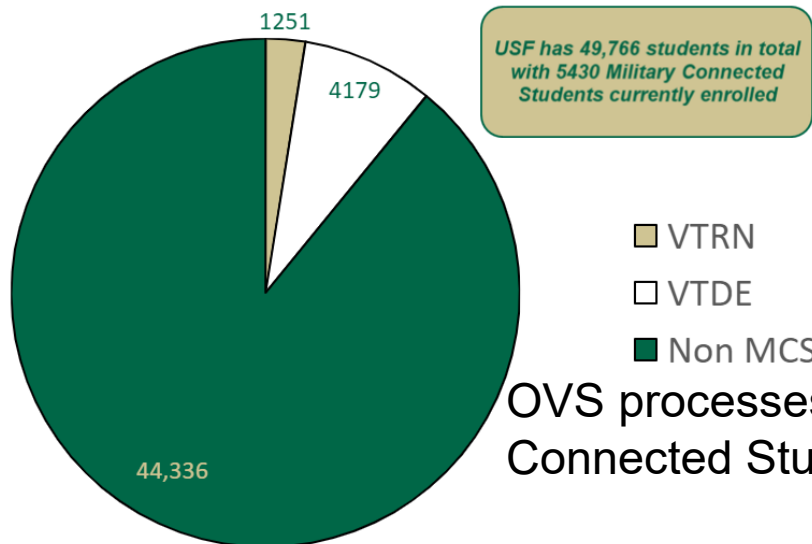


Office of Veteran Success



OVS Points of Pride

USF MCS Enrolled Student count



OVS processes **2,143** Military Connected Students Annually

OVS supports 7,104 **Active** Military Connected Students (MCS)
1,769 Veterans and 5,335 Veteran Dependents

Top 5 Majors

Health Sciences

Psychology

Biomedical Sciences

Biology

Criminology

Top 5 Careers

Medical/Nursing

Social Work

Project Manager

Financial Analyst

87% Success Rate Assisting Student Veterans into Meaningful Careers or Graduate School upon graduation



OVS Points of Pride Academic Year 2021-2022



OFFICE OF VETERAN SUCCESS

MISSION

Assist Military-Connected Students in integrating into a welcoming and inclusive environment at the University of South Florida and the local community where they discover academic success, personal growth, and professional development through the student life cycle.

VISION

An All-Inclusive Military-Connected Student Joint Center of Excellence

PARTNERSHIPS

83

Corporate and community partners participating in student veteran networking, internships, and career placement.

SCHOLARSHIPS

Awarded **17**

scholarships to student veterans totaling
\$75K

STUDENT POPULATION

14.8%
Overall

15.4%
Undergraduate

14.7%
Graduate

SCHOLARS

21
2011-2022
Tillman Scholars

72
2020-2022
SALUTE Honor
Inductees

2
National Veteran
Leadership
Fellow

2021-2022 GI BILL CERTIFICATIONS

2,143 Post 9/11

Totaling over **\$6.4M** to the University, and
\$30M into the local community

TEAM

10 Tampa staff
1 Sarasota
1 St. Petersburg

4
Student
Organizations

1 of 52
Campuses
representing all
Service ROTCs

AY 21-22

Military-
Connected
Graduates

Undergraduate

1219

Masters

462

Doctoral

65

Total

1746

OVS Approach

CARES Model

- C ommunity
- A wareness
- R ecognition
- E ncouragement
- S upport

PESTLE Analysis



Continuous Improvement
Environmental Scanning
Student Voice





Student Veterans Campus Organization
SALUTE Honor Society
Veteran Alumni Society
MCARES Employee Resource Group
Monthly Potluck
Operation Bullhorn Newsletter



Awareness

Got Your Six Cultural Competency Workshop
Breaking Barriers
OVS Student Ambassador Program
Military-Connected Student Awareness
Presentations



Serenity, 2022
The peaceful moments found minutes after yelling at my cat, telling him to stop scratching the couch.
Seeing is Believing, 2022
Shadows are great interactive cat toys.
The Perfect Moment, 2022
Inside the box lies a cat, hunting for the perfect time to attack. Outside the box lies a human, capturing the anticipation.
photographs
Courtesy of the artist



Recognition

Salute to Service Games

Quilts of Valor

Veterans Week

9/11 Remembrance

Service Birthday Celebrations

Grad Celebration





Encouragement

Community College Pathways
Student Veteran Peer Mentoring Program
Honor-a-Bull Ceremony
Healing Through Writing
Graduate Advising Program



Support

Veteran Orientation
Priority Registration
Military-Connected Undergraduate
Research Program
USF School Certifying Officials
VA VetSuccess on Campus
(Piloted at USF in 2009, now the
program is in 104 institutions)





Academic

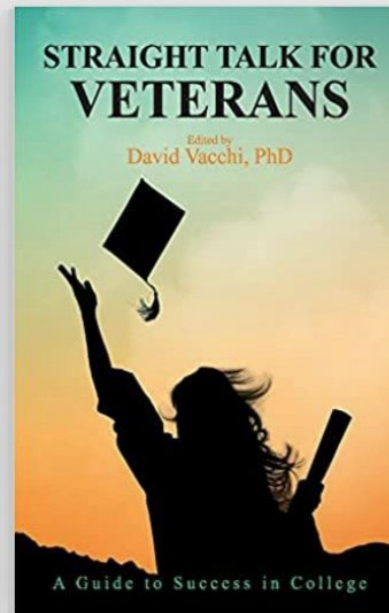
**Strategies for Veteran Success
(Military-to-Academic Transition)**

Vet-to-Vet tutoring

Academic Enhancement Program

Veterans Academic Commons

**Grant Funded Veteran Coordinator
assists students and is a liaison with
academic advisors, colleges, and
outside resources**



Strategies for Veteran Success

**SLS 3407
CRN 18085**

This course provides an overview of the military-to-academic transition process, expectations of USF, navigating campus resources, internship/scholarship opportunities, and exploring undergraduate research. This is a three-credit course.



January 9th - May 4th on Wednesday evenings



6:00 PM - 9:15 PM



CW Young Building, Room 206



Career

Veteran Job Search Course

Veteran Networking Event

Corporate Partner Lunch-n-Learn

Career Exploration Opportunities

Internships & Career Placement


**Grant Funded Veteran Coordinator
assists students and is a liaison with
our corporate and community partners**




Veteran Job Search Course

**SLS 3308
CRN 25103**

This course provides an overview of the career development process, guidance on finding job openings, writing a résumé and cover letter, and participating in effective job interviews. This is a three-credit course.

 January 9th - May 4th on Monday evenings

 6:00 PM - 9:15 PM

 CW Young Building, Room 206



OVS Vision

"Perhaps most important, veterans need to feel that they're just as necessary and productive back in society as they were on the battlefield" ~ Sebastian Junger

A premier facility dedicated to military-connected students with a focal point on veteran studies research (1st in the southeast and leading the nation)

Lead the nation beyond veteran friendly to one that encompasses veteran inclusivity

Establish an Undergraduate Veteran Studies Certificate & a Graduate Certificate Program

Purple Star Campus Designation



**Thank You,
for your continued
support of our military-
connected students**

HONORING ALL THOSE WHO SERVED



THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

7 March 23
Meeting Date

Bill Number (if applicable)

Topic VETERAN'S INITIATIVES

Amendment Barcode (if applicable)

Name DR. RENEE AMBOLD

Job Title ASSOCIATE DIRECTOR OFFICE OF VETERAN'S SUCCESS

Address 4202 E. FOLGER AVE ALN 13D Phone 813-974-0243
Street

TAMPA FL 33620 Email LANIRENEE@USF.EDU
City State Zip

Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against
(The Chair will read this information into the record.)

Representing UNIVERSITY OF SOUTH FLORIDA - OFFICE OF VETERAN'S SUCCESS

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

7 MAR 23

Meeting Date

Bill Number (if applicable)

Topic Veteran Initiatives

Amendment Barcode (if applicable)

Name DR. WAYNE N. TAYLOR

Job Title Director Office of Veteran Success, University of South Florida

Address 4202 E. FOWLER AVE
Street

Phone 813-974-9935

TAMPA
City

FL
State

33620
Zip

Email waynetaylor@usf.edu

Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against
(The Chair will read this information into the record.)

Representing University of South Florida - Office of Veteran Success

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)



Office of Military and Veteran Student Success



Florida Senate

Committee on Military and Veterans
Affairs, Space and Domestic Security

Chairman Tom Wright



Office of Military and Veteran Student Success

Mission Statement

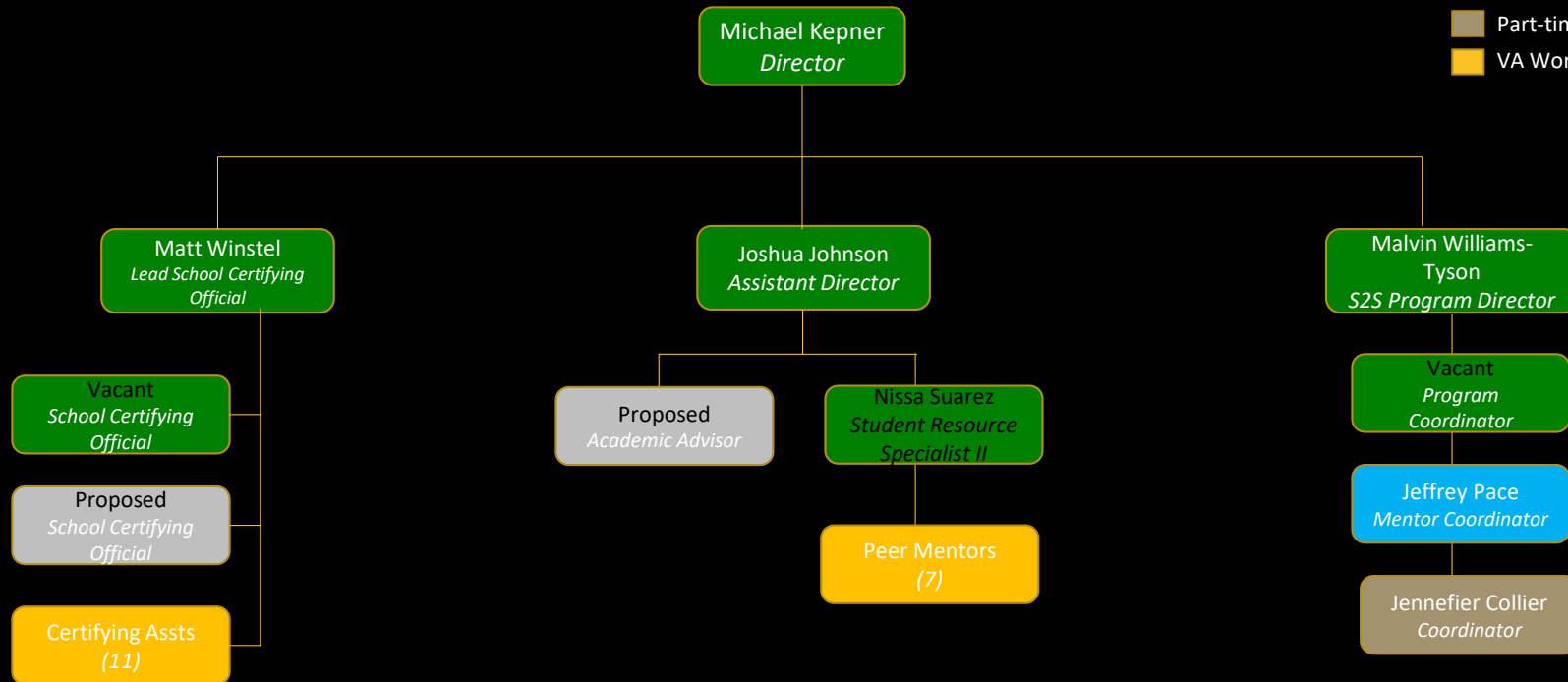
To create an *enriching* and *inclusive* environment for military-connected students to *achieve* educational and career goals through academic success and community partnerships.

Vision

To create an inclusive environment and Center of Excellence, recognized as a higher education model for service to military-connected students through best practices, policies, and culture.

Organizational Structure

- Full-time staff
- Full-time proposed
- Full-time OPS
- Part-time OPS
- VA Work Study



Our Students

Student veterans, active duty, family members.

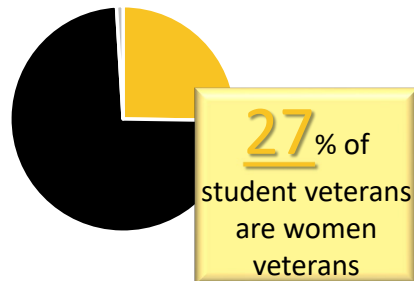
Non – Traditional

- 60% of students are family members
- Average age = 26.2
- 47% of student veterans are married
- 47% have children
- First Generation
- Diverse

Academically

- 82% undergraduates
- 3.1 GPA

2700+
VA Benefits



SCHOLARS

131

2018-2022
SALUTE Honor Inductees

Top 5 Colleges:

- College of Sciences
- College of Engineer & Computer Science
- College of Cmty Innov & Educ
- College of Business Admin
- College of Health Prof & Sci

Top 5 Undergraduate Majors:

- Psychology
- Computer Science
- Biology
- IT
- Health Sciences

2021-2022 VA Educational Benefits

2,362 Military-Connected Students

Totaling over \$6M to the University

Military and Veteran Student Success Strategy

- Enrollment 2 Employment = Student Experience
 - Enrollment, orientation, and certification
 - Priority Registration
- Academic Advising
 - Peer 2 Peer Mentors
- Career Services
- Monthly Programming
- Connection to other resources
 - Community and Campus Partners



MVSS Approach to Services

- ACE Events
 - Social, Professional, and Employment Opportunities

Awareness

Career Readiness

Engagement



Awareness

- **Veteran Education and Training Seminars**
- **Flag Days on Memory Malls**
- **Veteran Ceremonies**
- **Fire Watch Program**
- **Purple Heart University**

Career Readiness

- **Corporate Partner Employer Panels**
- **Veteran Career Week**
- **Veteran Networking Events**
- **VetConnect and VetWorking**
- **FourBlock**

Engagement

- **Salute to Service Games**
- **Veterans Week**
- **Stole Ceremony**
- **Student Veterans of America**
- **Toys for Tots**
- **Monthly Celebrations**

Academic Services

- Peer to Peer Mentoring and tutoring
- Military student study rooms
- Academic advisor
- Shared advising



Vision for the Future

- Establish UCF - Veteran Center of Excellence
 - Military Community
 - Staff growth
 - Holistic approach
- Increase military student enrollments
- Increase Academic Advising and improve outcomes
 - Shared advising and collaborative efforts with college teams
- Broaden Career Services
 - Create veteran specific internship opportunities
 - Grow workforce opportunities for all military students



THANK YOU!

Contact:

Michael Kepner

Director, Office of Military and Veteran Student Success

Email: Michael.Kepner@ucf.edu

Phone: 407.823.5870



Go Knights!!! Charge ON!!!

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

3/7/2023
Meeting Date

Bill Number (if applicable)

Topic Veteran Initiatives

Amendment Barcode (if applicable)

Name Michael Kepner

Job Title Director, UCF Office of Military and Veteran Student Success

Address 4202 E Plaza Dr

Phone ~~407~~ 407.823.5807

Street

Orlando
City

FL
State

32816
Zip

Email michael.kepner@ucf.edu

Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against
(The Chair will read this information into the record.)

Representing University of Central Florida

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

CourtSmart Tag Report

Room: SB 301

Case No.:

Type:

Caption: Senate Military Affairs, Space, and Domestic Security Committee

Judge:

Started: 3/7/2023 2:00:07 PM

Ends: 3/7/2023 3:02:25 PM **Length:** 01:02:19

2:00:06 PM	Meeting called to order by Chair Wright
2:00:23 PM	Roll Call
2:00:27 PM	Quorum announced
2:00:44 PM	Pledge of Allegiance
2:01:05 PM	Chair with opening comments
2:01:32 PM	Tab 1 SB 348 9/11 Heroes Day
2:01:39 PM	Senator Hooper explains the bill
2:02:47 PM	Questions
2:02:57 PM	Appearance Forms
2:03:00 PM	William Smith, FL PBA, waives in support
2:03:11 PM	Debate
2:03:16 PM	Senator Torres
2:05:09 PM	Senator Collins
2:06:25 PM	Senator Pizzo
2:08:32 PM	Chair with comments
2:08:59 PM	Senator Hooper
2:09:16 PM	Roll call
2:09:53 PM	SB 348 is reported
2:10:10 PM	Tab 2 CS/SB 418 Insurance
2:10:26 PM	Senator Perry explains the bill
2:11:06 PM	Questions
2:11:09 PM	Senator Pizzo
2:11:17 PM	Senator Perry
2:11:25 PM	Amendment Barcode 968960
2:11:33 PM	Senator Perry explains
2:11:51 PM	Questions
2:11:58 PM	Debate
2:12:04 PM	Amendment Adopted
2:12:17 PM	Amendment Barcode 827648
2:12:20 PM	Senator Perry explains
2:12:52 PM	Questions
2:12:57 PM	Amendment to Amendment Barcode 147662
2:13:03 PM	Senator Perry explains
2:13:07 PM	Questions
2:13:20 PM	Debate
2:13:28 PM	Amendment to Amendment is adopted
2:13:35 PM	Back on Amendment Barcode 827648 as amended
2:13:45 PM	Questions
2:13:50 PM	Debate
2:13:56 PM	Amendment is adopted
2:14:06 PM	Back on Bill
2:14:10 PM	Questions
2:14:12 PM	Appearance
2:14:15 PM	William Arnold, American Integrity Insurance Company waives in support
2:14:26 PM	Christine Ashburn, Citizens Property Insurance waives in support
2:14:37 PM	BG Murphy, Florida Assn. of Insurance Agents waives in support
2:14:48 PM	Debate
2:14:50 PM	Senator Pizzo
2:15:12 PM	Senator Perry
2:15:34 PM	Senator Pizzo
2:15:38 PM	Senator Perry
2:16:21 PM	Roll call

2:16:38 PM	CS/CS/SB 418 is reported
2:16:57 PM	Tab 3 SB 574 Termination of Agreements by a Servicemember
2:17:08 PM	Senator Collins explains the bill on behalf of Senator Burgess
2:18:29 PM	Questions
2:18:36 PM	Amendment Barcode 115250
2:18:40 PM	Senator Collins explains the amendment
2:18:48 PM	Questions
2:19:05 PM	Debate
2:19:16 PM	Senator Collins
2:19:21 PM	Amendment is adopted
2:19:29 PM	Back on the bill
2:19:33 PM	Questions
2:19:36 PM	Debate
2:19:40 PM	Senator Torres
2:20:26 PM	Chair with comments
2:20:31 PM	Senator Collins
2:20:56 PM	Roll call
2:21:16 PM	CS/SB 574 is reported
2:21:33 PM	Tab 4 Presentation on Military and Veteran Student Success Programs and Initiatives - University of South Florida
2:21:50 PM	Dr. Wayne Taylor, Director-Office of Veterans Success, presents
2:37:40 PM	Questions
2:37:44 PM	Chair Wright
2:39:16 PM	Senator Collins
2:39:31 PM	Chair Wright
2:39:41 PM	Tab 5 Presentation on Military Veteran Student Success Programs and Initiatives-University of Central Florida
2:40:04 PM	Michael Kepner, Director-Office of Military and Veteran Student Success presents
2:57:43 PM	Questions
2:57:53 PM	Chair Wright
2:58:11 PM	Senator Collins
3:00:37 PM	Chair Wright
3:00:58 PM	Votes After motions
3:01:07 PM	Senator Berman
3:01:28 PM	Senator Calatayud
3:01:47 PM	Without objection adopted
3:01:57 PM	Senator Torres moves for technical/conforming changes
3:02:06 PM	Senator Pizzo moves to adjourn
3:02:14 PM	Meeting adjourned