

MAJORITY FOCUS

Senate Majority Office

Senator Daniel Webster, Majority Leader



Weeks 1 – 3: Balanced Budget



Week 4: Education Accountability



Week 5: Secure Seniors



Week 6: Healthy Florida



Week 7: Consumer Defense Package



Week 8:



Consumer Defense Initiative

April 18, 2008

Tallahassee, FL—The Senate this week passed its **Consumer Defense Initiative**, a set of bills designed to give consumers more information and make businesses and governments more accountable.

The initiative included the Homeowners' Bill of Rights, which makes major changes to state insurance laws to better meet the needs of Floridians. These changes include increasing penalties for violations of the insurance code by providers, changing procedures for property insurance rate filings, prohibiting unfair claims handling practices, and increasing the time frame for notices of non-renewal.

Senator Jeff Atwater (R-North Palm Beach), the bill's sponsor and Co-Chair of the Select Committee on Property Insurance Accountability, praised the Senate vote. "This overwhelming vote demonstrates a willingness of the Florida Senate to put consumers and homeowners ahead of politics, insurance lobbyists and special interests," he said. "It is a clear indication of our recognition that Floridians demand lower rates, real reform and new consumer protections."

The **Consumer Defense Initiative** also included legislation allowing Floridians to see how their hard-earned tax dollars are being spent, providing more information for taxpayers and more accountability for government entities. The bill requires state agencies and local governments to electronically post specific information on contracts of \$5,000 or more. The bill provides for the development of a uniform reporting format and creates a staggered implementation schedule for local governments.

"Florida had become a role model of open government," said **Senator Ronda Storms** (R-Valrico), the bill's sponsor. "But government is only truly open if citizens can see how their tax dollars are spent. This legislation will shine the bright light of day on government spending, and will give Floridians easy access to that information by requiring that it be posted it online."

"In the past, state and local governments have had spending in the shade," said **Senator Mike Haridopolos** (R-Indianapolis). "This bill brings government spending out into the sunshine."

The **Consumer Defense Initiative** also includes a memorial urging Congress to support a National Catastrophe Insurance Program.