



## **FOR THE WEEK OF MARCH 11-15, 2002**

### **SENATE PRESIDENT MCKAY ANNOUNCES THE OBVIOUS**

On Tuesday, March 12, Senate President John McKay (R-Bradenton) informed the press that the Senate's proposed budget would not include the \$1.1 billion tax increase. The \$1.1 billion increase, comprised of repealed sales tax exemptions, was tucked into the Senate proposed budget bill two weeks ago in Senate Appropriations. Last week, Senate Majority Leader Jim King (R-Jacksonville) reluctantly broke from his leader and announced his opposition to the tax increase, which was a major blow to proponents of the plan. The next blow came when the Revenue Estimating Conference announced Friday of last week that Florida's tax revenue would swell by an additional \$643 million over previous estimates for the 2002-03 fiscal year. So in addition to crumbling Republican support, Democrats in the Senate also began to melt away last weekend. There is simply no support for the increase in the Senate or House.

### **SENATOR RICHARD MITCHELL STEPS INTO TAX REFORM FRAY WITH A PLAN**

On Wednesday, March 13, surrounded by Senators from both parties and representatives of the Florida business community and Associated Industries of Florida, Senator Richard Mitchell (D-Jasper) held a press conference to propose a solution to the "tax reform" logjam. Senator Richard Mitchell advocated that the great divide between the House and Senate on tax reform could be bridged with an orderly, methodical review of the state's sales tax exemptions. Senator Mitchell stipulated that a joint committee of both the House and Senate should conduct such a review, and not some politicized handpicked group of Florida's citizens. Senator Richard Mitchell's recommendation, which mirrors what AIF has been advocating since December, provides a good platform for discussion between the House, the Senate and Governor Jeb Bush.

The fact remains, however, that unless there is a full scale revolt in the Senate, Senate President John McKay can hold the everyone hostage until he gets some version of tax reform, as he continues to insist. The Governor, House Speaker Tom Feeney (R-Oviedo), Senate President John McKay and their lieutenants are all exchanging ideas on what would comprise an acceptable version of tax reform. AIF supports Senator Richard Mitchell's plan.

Senator Richard Mitchell's plan recommends the establishment of a Joint Legislative Tax Review Committee consisting of seven members of both chambers, with an alternating chairmanship. Implementing legislation would establish the criteria by which the sales tax exemptions would be reviewed. The criteria should embrace an evaluation based on equity, economic growth and competitiveness.

Legislative staff has historically categorized all of Florida 's sales tax exemptions as follows: business, organizational, miscellaneous, household and services. AIF would support the business sales tax exemptions that are up for review first. Those looking for mounds of money by repealing the business sales tax exemptions will be disappointed to find that the exemptions only comprise \$1.88 billion of the over \$22 billion in current sales tax exemptions. The review should be completed by July 1, 2004. AIF does not support nor did Senator Richard Mitchell recommend that the sales exemptions "sunset" automatically unless restored by an act of the Legislature. That is a prescription for the same ill considered, frantic politicization of the process we have already observed this session in the Senate's two ill-fated proposals.

**AIF would support a measure that provided for a methodical review, utilizing objective criteria, of all the current sales tax exemptions enjoyed by businesses, organizations and services. Florida 's current business sales tax exemptions actually comprise only \$1.88 billion of the \$22 billion total in sales tax exemptions. We believe the vast majority of these business exemptions would withstand even the most severe scrutiny if the criteria embraced economic competitiveness, fairness and benefit to Florida's overall economic growth.**

*Go to <http://www.aif.com/taxmedia.htm> to view video of Senator Richard Mitchell's Press Conference.*

#### **SENATE MOVES AHEAD ON BUDGET WHILE THREATENING FLORIDA'S CORPORATE TAXPAYERS...AGAIN!**

The Senate finally took up its proposed budget on Thursday, March 14. The Senate stripped out its \$1.1 billion increase and spread, throughout the budget, the "extra" \$643 million in tax dollars anticipated by the Revenue Estimating Conference. There remains a question about the "additional" \$643 million because of a recently adopted Federal depreciation schedule as it relates to the corporate income tax.

The Senate leadership believes that Florida could lose up to \$200 million in tax revenue next year because of a federal economic-stimulus bill that Congress passed last week. The economic-stimulus bill, which Congress passed Friday, March 8, and President Bush quickly signed, would allow businesses to speed up depreciation of equipment. Speeding up depreciation would increase tax deductions for corporations and reduce the amount of corporate income taxes paid to the federal government and the state. The state annually adopts a bill each year to track federal law on corporate income taxes. The Senate has already passed such a bill this year, and the House adopted its version on Thursday, March 14.

Now, the Florida Senate is having second thoughts. This tax relief may “cost” Florida upwards of \$200 million in tax revenue for the 2002-2003 fiscal year. The leadership of The Florida Senate has decided that it does not want to allow Florida corporate taxpayers to avail themselves of this tax relief on their Florida tax returns. Regretting their earlier passage of the bill, The Florida Senate is now taking public education hostage. The Florida Senate provides in their budget that if Governor Bush signs or approves of the corporate tax update bill, the estimated \$200 million in “lost” revenue will be extracted from the public school portion of their proposed budget. This is political gamesmanship at its worst. The Senate’s claim is simply not true!!! There are dollars available to properly fund education and provide Florida businesses with the benefits of the economic stimulus package. This is another attempt by the Florida Senate to extract more tax dollars from Florida businesses. The funding of education and the granting of tax relief in the federal economic stimulus package is not mutually exclusive. Adequate funding for education is a top priority of both the Senate and House, and the issue can be resolved in the upcoming budget conferences between the two chambers. The money is available!!!

It is anticipated that the Senate will take up its budget for final consideration early next week.

The House has already adopted its budget and has been waiting impatiently for the Senate’s action. Once the Senate approves its budget, the two bodies will then move to “conference” to attempt to resolve their differences.

After the Senate recessed, Senator Don Sullivan (R-St. Petersburg) suggested that it was still very possible for the budget to be “put to bed” by March 22<sup>nd</sup>, the 60<sup>th</sup> and last scheduled day of the Regular Session. However, the other big project looming before the two chambers is redistricting which could prove even more problematic than the budget. Both the House and Senate must agree on their proposed redrawing of the State’s House, Senate and congressional districts based upon the results of the U. S. 2000 Census. These districts and where the lines fall are the very heartbeat of the political lives of the currently serving legislators. It is no easy trick for the Legislature to come to an agreement on this effort.

#### **UNEMPLOYMENT COMPENSATION EXPANSION IN BUDGET?**

Amended onto the Senate budget-implementing bill apparently were some provisions from SB 1220 by Senator Debbie Wasserman-Schultz (D-Pembroke Pines). Senator Debbie Wasserman-Schultz offered the amendment. While SB 1220 recklessly expanded unemployment compensation benefits, her amendment is a much narrower version, yet still potentially expensive to Florida’s employers.

The language amended to the Senate budget bill, SB 2502, provides for an “alternative base period” whenever an individual is not monetarily eligible in a “base period” under current law to receive unemployment compensation benefits. The amendment specifies for the 2002-03 fiscal year only, an “alternative base period” or expanded benefit period for those unemployed since October 1, 2001, presumably to benefit those who lost their jobs in the aftermath of the September 11 attacks on the U. S. The language is particularly burdensome in that, in addition to increasing costs to the unemployment compensation trust fund, it mandates further data to be provided to the State by Florida’s employers in an effort to document and expand the benefit year.

While well intended, an expansion of the current unemployment benefits would be a mistake. Given the current economic conditions in Florida, the Unemployment Compensation Trust Fund is under stress, and any further monetary demands on the fund could trigger a rate increase. Section 443.131(3)(e) I.c., F.S., provides that when the balance of the Unemployment Compensation Trust Fund is less than four percent of the state's taxable payrolls, a positive adjustment factor will be computed and included in the variable adjustment factor used in computing the tax rates for all experience-rated employer accounts. The adjustment remains in effect for every year that the fund balance is below four percent. The effect of this adjustment is to raise the tax rates for all rated employers who are below the maximum rate until such year as the fund balance is again equal to or greater than four percent of the state's taxable payrolls. In other words, a costly expansion in Florida's unemployment benefits could have the effect of "triggering" an increase in the unemployment compensation tax rate on Florida's employers. We hope this amendment will be reconsidered in the conference committee meetings between the House and Senate.

**A further increase in the Unemployment Compensation tax rate could have the perverse effect of causing employers to further cut back on their number of employees. 96% of Florida's employers have 10 or fewer employees, according to our most recent statistics. Other means must be identified to assist the unemployed than further lifting funds out of an already depleted Unemployment Compensation Trust Fund, if that need is identified by the Legislature.**

#### **MINIMUM WAGE VS. "LIVING WAGE"**

On Monday, March 11, the Florida House of Representatives gave final approval today to HB 859 by Representative Allan Bense (R-Panama City) by a vote of 110 to 10. The bill is now in Senate Messages awaiting consideration by that body. The bill restricts local governments from arbitrarily mandating that local employers pay a minimum wage in excess of the federal minimum wage. The bill does nothing to inhibit local government contracts with employers, but it does prohibit the arbitrary mandate of an exorbitant minimum wage on employers who have no contractual relationship with a local government.

**AIF supports the bill. A "living wage mandate" would have an extraordinarily damaging effect on the hospitality business community. Artificially increasing the level of wages paid will cause businesses to shut down, reduce hours, reduce staff and increase prices. Discretionary dollars, typically spent in the hospitality sector, would simply go somewhere else, decreasing the level of business activity indefinitely. Finally, such a skewed wage increase will attract more qualified applicants, moving aside the very employees the wage increase was designed to assist.**

## **EMPLOYER HEALTH PLANS TAKE ANOTHER HIT**

On Monday, March 11, SB 1490 by Senator Skip Campbell (D-Tamarac) and the Senate Health, Aging and Long Term Care Committee was amended and approved in the Senate Appropriations Health and Human Services Subcommittee. The bill represents the largest and most expensive of any proposed mandate on health insurance providers in recent memory. The bill establishes coverage requirements for providing emergency services and care under individual, group, blanket, or franchise health insurance policies, preferred provider organizations, and exclusive provider organizations. The bill gives the physician who stabilizes a patient's emergency medical condition sole discretion to continue to care for the patient in the hospital for any medically necessary follow-up or to transfer care of the patient to a provider that has a contract with the insurer.

Worse yet, because of the potential cost to Medicaid and Medicare under this proposal, an amendment was offered and adopted to exclude these services from the bill, leaving the insurers to foot the entire bill. Employer health plans already pay the "cost shift" in their premiums to cover the unpaid bills by those who use emergency room services without the resources to pay their bills. Now, with this bill, employers would be asked to underwrite services outside the HMO contract and services that should be underwritten by Medicaid and Medicare.

**This bill is monstrously expensive and ill conceived. In short order, it would wreck the finances of health plans in this state, driving up costs to Florida's employers. AIF is opposed to this bill. Florida's employers are currently experiencing double digit increases in their premiums. This bill would only exacerbate the situation.**

## **WORKERS' COMPENSATION "REFORM" LEAVES FLORIDA'S EMPLOYERS BEHIND**

The Senate Banking & Insurance Committee passed SB 2304 by Senator Jack Latvala (R-Palm Harbor) after amending the bill on Tuesday, March 12. Senator Jack Latvala's amendment was a "strike everything" amendment that dramatically rewrote the bill by removing the substantive and, of course, more controversial, reform measures necessary to reduce costs in the system and increase benefits to injured employees.

The rewritten bill's adoption came on the heels of Monday's, March 11 press conference by the Coalition of Business and Insurance Industry – which includes AIF - announcing its withdrawal of support for the worker's compensation reform bills under consideration in both the House and Senate. Late last week, the National Council on Compensation Insurance, Inc. released an analysis of both bills showing an increase in costs to the workers' compensation system and Florida's employers, if enacted. HB 1947 was calculated to potentially increase costs by as much as 4% and SB 2304 by 7 to 13%. Friday of last week, the Coalition informed the Senate bill sponsor, Senator Jack Latvala, of its withdrawal of support. After some consideration, Senator Jack Latvala decided to press ahead with a more limited bill.

CS/SB 2304 does speed up the delivery of benefits to injured workers procedurally, but with the bill allowing attorneys to continue to draw hourly fees, it is unlikely that this language will have any real impact. The hourly attorney's fees provide an irresistible incentive to prolong cases regardless of any statutory mandates. AIF has already heard talk in the hallways by claimants' attorneys that they would be able to finesse these "benefit speed up" provisions in the bill. Senator Jack Latvala's amendment also incorporated language by Senator Bill Posey (R-Rockledge) that attempts to address the rampant fraud and abuse of the construction exemptions under current law. However, Senator Jim King (R-Jacksonville) and others in the Committee recognized that Senator Bill Posey's "reform" does not do nearly enough. The Committee settled for this revision language in the face of certain opposition by the House to any fraud reforms with more teeth.

Mr. Jon Shebel, AIF President and Chief Executive Officer testified regarding the Coalition's withdrawal of support. Mr. Shebel reminded the Committee that the Coalition would be quick to support a bill that genuinely reduced costs and increased benefits to injured workers. Mr. Shebel pointed out that the Coalition simply could not support a rewritten Senate bill that was largely a "wash" when it came to cost savings and call it "reform." Mr. Shebel called the conduct by contractors refusing to provide workers' compensation coverage for the workers "criminal" by exposing workers' to the risk of losing, "everything, their livelihood and their health." Mr. Shebel thanked the Committee for its willingness to adopt stronger language if only the House would have cooperated.

AIF General Counsel and lead counsel on the workers' compensation issue, Mary Ann Stiles, testified that the Coalition would be willing to work on the issue in the remaining days of session. Stiles stated there was "still time," to do something of value and, "it would be a shame to waste these two years of effort to reform the (workers' compensation) system."

#### **FLORIDA HOUSE TAKES UP MORE WORKERS' COMPENSATION "LITE"**

On Wednesday, March 13, Representative Dennis Ross (R-Lakeland) offered an amendment to SB 108 on "second reading" that was supposed to represent the sum of the House's efforts on "reform" this year. The amendment offered by Representative Dennis Ross was adopted even though an AIF analysis showed that the language would, in fact, increase costs to the workers' compensation system. AIF is, of course, opposed to anything passing this session that does nothing to decrease costs to the system and is especially opposed to an effort such as this that may actually increase costs. Unfortunately, Representative Bev Kilmer (R-Marianna) further amended the bill. Her amendment provides that any law enforcement officer, rather than just state law enforcement officers, and correctional officers has the presumption that if they suffer a heart attack, have hypertension or tuberculosis, that it was caused by the job and therefore is work related and covered under workers' compensation. This has a fiscal impact that is significant since more people die from heart attacks than any other disease. AIF is working to correct this.

**Florida's Workers' Compensation system is slowly unwinding into a completely unworkable, unaffordable process that neither serves the employer or the employee. AIF supports real, substantive reform that will repair the system and insure adequate care and benefits for injured workers. Half-baked attempts to protect the financial interests of attorneys and fraudulent business operations that refuse to cover their employees, only compromises any real reform. Now is the time to enact reforms before the system is in complete collapse. The system was designed to be self-executing. The system was designed to make sure an injured employee received the speedy and necessary care in order to return to their rightful place in the workplace. It was not designed to provide a career path for bureaucrats and attorneys.**

*Go to <http://fbnnet.com/multimedia.htm> to view video of the Coalition's press conference.*

### **FOOD SAFETY AND RESTAURANT INSPECTIONS**

CS/HB 155 by Representative Allen Trovillion (R-Winter Park) was amended on Tuesday, March 12 on second reading and rolled over to third reading for final consideration by the House later this week. Representative Allen Trovillion offered an "strike everything" amendment that, in part, represented an agreement between AIF and other Tallahassee hospitality organizations. As you may recall, the bill was amended in the committee process last month that had the effect of privatizing and directing a Hospitality Education Program to only one private sector entity. In addition, it raised fees on Florida's restaurants dramatically, by statute, where it was unnecessary. AIF loudly objected. Since that time, AIF has worked with the Department of Business and Professional Regulation, other hospitality organizations and Representative Trovillion to craft a better product. That "better product" was the substance of the amendment today. The bill no longer raises inspection fees, recognizing that the Department could already do this by rule. The bill does allow the Department to raise the fee, if necessary, on the Hospitality Education Program, but only because this particular fee was oddly capped in statute. In addition, there is no longer any provision that provides any privatized state contract by statute to any single hospitality organization in Florida.

**AIF is no longer opposed to CS/HB 155, which, not too long ago, was irrational and unfair to private sector providers of food safety training.**

## **MORE OPTIONS IN HEALTH CARE**

The House passed HB 111, by Representative Sandra Murman (R-Tampa), by a vote of 115 yeas and 2 nays on Tuesday, March 12. The bill provides a pilot project “health flex plan” insurance program. The bill specifies three pilot service areas where the highest number of uninsured citizens live, as identified in Florida Health Insurance Studies conducted by the Agency for Health Care Administration. To qualify for the pilot program, an insured must make less than 200% of the poverty level income and must not be covered by private insurance or public assistance. Carriers will be allowed to market an insurance product to these uninsureds and hopefully will be providing affordable health care coverage. These plans are to be “flexible” and not burdened by the micro-managing mandates required by current law on all policies and drive up the cost of insurance premiums. There are approximately 1.2 million uninsured in Florida that would qualify for this type of health plan. These pilot projects will sunset July 1, 2004, unless specifically reenacted by the legislature. The companion is SB 1286 by Senator Jack Latvala. Actually, SB 1286 is one of three bills that were cobbled together in the Senate Banking & Insurance Committee two weeks ago. These three bills, SB 1286, 1008 & 1134, were passed by the Senate Health, Aging and Long Term Care Committee and now await consideration on the Senate floor.

**There are over 2 million uninsured Floridians. AIF supports innovative efforts by the Legislature to provide Florida’s citizens with affordable health insurance products. Florida’s employers can only benefit by a state policy that brings more people “in” to the insurance pool and spreads the risk, the costs, and keeps Florida citizens out of the emergency rooms.**

## **PERMITTING AND ENVIRONMENTALISTS**

The Senate Natural Resources Committee passed SB 270 by Senator Jim King (R-Jacksonville) on Tuesday, March 12. The bill seeks to limit the ability of individual activists to intervene in pending permitting actions by developers. Under current law, it has been too easy on occasion for individuals and groups to intervene and gum up the permitting process simply because they have the notion that economic growth or development is bad. While current law requires that a group or individual must be “affected” or have a “substantial interest” with regards to the development project in question, the law is drawn loosely enough to permit parties to intervene that are not really affected. The Committee adopted amendments to restrict the bill’s narrow influence further. None the less, Senator Jim King was agreeable and did not fight the amendments. And, as usual, the environmentalists thanked the Committee for its painful efforts by remaining opposed anyway. The bill still does some good, disallowing an individual to intervene in a pending permitting case if that individual has absolutely nothing to do with the case under any circumstance.

On Wednesday, March 13<sup>th</sup> the House took up HB 819 by Representative Gaston Cantens (R-Miami) on second reading. Representative Gaston Cantens offered and the House adopted amendments largely conforming the bill to its Senate companion, SB 270 by Senator Jim King (R-Jacksonville). The bill seeks to limit the ability of individual activists to intervene in pending permitting actions by developers. Under current law, it has been too easy on occasion for individuals and groups to intervene and gum up the permitting process simply because they have the notion that economic growth or development is bad. While current law requires that a group or individual must be “affected” or have a “substantial interest” with regards to the development project in question, the law is drawn loosely enough to permit parties to intervene that are not really affected.

Like the Senate, the House adopted amendments to restrict the bill’s narrow influence further.

**AIF supports the bill. Although watered down, the bill still provides that commercial development cannot be inhibited by people who are simply opposed to development under any circumstances and have no substantial interest in the development’s outcome.**

### **LAWSUITS AND BANANA PEELS**

The Senate Banking & Insurance Committee passed SB 2256 by Senator Ginny Brown-Waite (R-Brooksville) on Tuesday, March 12. As we have previously reported, the bill addresses the tort issue of customers slipping on a fruit or some other food product, falling and then, as a result, suing the store.

The need for this legislation was created by yet another unfortunate anti-business decision by the Florida Supreme Court last fall. The Florida Supreme Court struck again on November 15, 2001, handing down an opinion on a “Slip & Fall” case that only distantly had anything to do with prior precedent or pre-existing law.

In question was the classic “slip and fall” litigation, where the plaintiff claimed injury on the store premises as a result of slipping on a fruit product and falling. In this *Owens v. Publix Supermarkets* case, the Court held that the plaintiff need only show that they fell as a result of the errant fruit product. Thenceforth, the burden of proof immediately shifts to the defendant to prove non-negligence. The defendant must now show that its actions were reasonable both with regards to inspection and maintenance procedures.

Prior to this decision, the burden fell upon the plaintiff in a slip and fall case to show that the defendant had constructive knowledge of there being an errant fruit substance dangerously lurking on the premises’ floor. This higher, and genuinely more practical standard, allowed on a fairly consistent basis, defendants to obtain a summary final judgement without trial where proof was lacking. With this recent Court decision, every slip and fall case is virtually guaranteed to go before a jury. Needless to say, this decision by the Court will cost businesses millions of dollars each year. The Florida Supreme Court has simply turned the law on its head with its *Owens v. Publix Supermarkets* decision.

While this compromise bill between the Academy of Florida Trial Lawyers and the business community does not take us back to the common law standard held prior to the *Owens* case, the bill does restore some balance and equity.

**By dramatically shifting the burden of proof in slip and fall cases to the defendant, the Florida Supreme Court increased the legal exposure of Florida's employers exponentially by the tens of millions of dollars. The Florida Legislature must act to restore some sanity and clarity to a body of case law maimed by the Court. The bill that passed today represents a compromise between the interests of the trial attorneys and the business community.**

#### **CABINET REORGANIZATION**

On Wednesday, March 13, after adopting technical amendments on third reading the Senate gave final approval to their version of the new Chief Financial Officer (CFO) arrangement, mandated by a revision of the Florida Constitution in 1998, by a vote of 31 – 5. SB 662/232 by Senators Jack Latvala (R-Palm Harbor) and Steve Geller (D-Hallandale Beach) provides that the CFO directly appoints two "division heads" – not commissioners – and that they are then subject to approval by the Governor and the Cabinet. However, the CFO must appoint these two individuals in consultation with the Governor and the division heads must be approved unanimously by the four-member Cabinet.

Problematic to AIF in the Senate bill is that the attorneys, auditors, administrative staff and budget would all be under the control of the CFO and not the proposed division heads of the Banking & Securities and Insurance Divisions. The division heads will be out on an "island" surrounded by people over whom they will not have true authority. This is not good and still lends too much authority to the CFO over these enormous industries.

AIF and the Florida House hold that the CFO should simply administer the state finances, which are the constitutionally mandated responsibilities of the two current and soon-to-be-combined offices of Comptroller and State Treasurer. AIF supports HB 577 by Representative Mark Flanagan (R-Bradenton) which creates the Department of Insurance and Financial Services. Under the proposal, the Governor and Cabinet serve as the head of the department, with responsibility for rulemaking. An Executive Director appointed by the Governor and Cabinet, subject to Senate confirmation, would conduct administration and personnel activities. The functional regulation of insurance and financial services entities are under the direction of commissioners appointed by the Executive Director, subject to approval of the Governor and Cabinet. The Commissioner of Insurance is responsible for regulation of insurance and serves as State Fire Marshal. The Commissioner of Financial Services is responsible for regulation of banks, credit unions, other financial institutions, finance companies, funeral and cemetery services, and the securities industry. Each commissioner has authority to take "final agency action" for purposes of the Administrative Procedure Act.

HB 577 is on third reading in the House. It is likely that the bill will not be taken up until an agreement is struck between the principles on the issue in the House and Senate.

**The regulation of banking, insurance and securities and where it is housed is the prerogative of the Legislature. In reality, the Florida Legislature could place the regulation of those industries under the authority of any State entity it chose. There is nothing that requires and neither did the voters contemplate requiring that all these industries fall under the direct sway of the CFO. AIF believes that the House plan insures the regulatory oversight, consistency and authority needed to protect both Florida's consumers and the integrity of the Office of the Chief Financial Officer while combining the Constitutional, financial duties originally intended by the voters in 1998.**

## **PROMPT PAY**

The House took up CS/CS/SB 362 by Senator Burt Saunders (R-Naples) and fought off bad amendments before rolling it over to “third reading” for final consideration sometime next week.

The bill was available for consideration by the House today because the House Healthy Communities Council met this morning to take up the bill. In the Council meeting, the Council took up CS/CS/SB 362 and amended the bill with a “strike everything” amendment, which reflected the House position on key issues.

The version considered today by the House is a much more balanced version than the one the Senate originally sent over. The Senate version provided for a civil cause of action against insurers for not paying “promptly” and established administrative guidelines that were punitive, unfair and held out the prospect of driving up costs to insurers and Florida’s employers dramatically.

**AIF supports this bill. It provides for a balanced approach to reforming current law by providing changes that will improve ready payment to providers without bankrupting or exposing Florida’s insurers to additional tort liability. As a result, Florida’s employers will not suffer increased premiums as a result of this bill’s passage as currently written.**

Stay tuned to our daily brief and to our web site at [www.fbnnet.com](http://www.fbnnet.com) as the legislature makes some very important decisions on the state’s economy. These decisions will have a major impact on the business community and AIF will be reporting to you everything that happens.

**This report was prepared by Curt Leonard, Manager – Governmental Affairs at Associated Industries of Florida (AIF). Please send your comments or suggestions to us at [aif@aif.com](mailto:aif@aif.com) or call the Governmental Affairs department at (850)224-7173.**

- For more information on all of the important legislative information concerning the business community, go to our “members only” Florida Business Network web site at <http://fbnnet.com>
- Send us your E-mail address and we will begin to send this report to you automatically via E-mail.