



1 kind of life insurance coverage available to an individual  
2 based solely on the individual's future lawful travel plans  
3 unless the insurer can demonstrate and the Office of Insurance  
4 Regulation determines that insureds who intend to travel are a  
5 separate actuarially supportable class whose risk of loss is  
6 different from those insureds who do not intend to travel.

7 3. The commission may adopt rules necessary to  
8 implement this paragraph and may provide for limited  
9 exceptions that are based upon national or international  
10 emergency conditions that affect the public health, safety,  
11 and welfare and that are consistent with public policy.

12 Section 3. This act shall take effect July 1, 2006.

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14 STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN  
15 COMMITTEE SUBSTITUTE FOR  
16 Senate Bill 764

17 Cites the act as the "The Freedom To Travel Act."

18 Creates a new unfair or deceptive trade practice provision  
19 under the Insurance Code (s. 626.9541, F.S.) which would  
20 prohibit life insurers from refusing coverage or otherwise  
discriminating against an individual solely on the basis of  
the individual's past lawful foreign travel experiences.

21 Prohibits life insurers from refusing coverage or otherwise  
22 discriminating against an individual solely on the basis of  
that individual's "future" lawful foreign travel plans, unless  
23 life insurers demonstrate, and the Office of Insurance  
Regulation determines, that insureds who intend to travel are  
24 a separate actuarially supportable class whose risk of loss is  
different from those insureds who do not intend to travel.

25 Authorizes the Financial Services Commission (Governor and  
26 Cabinet) to develop rules to implement these provisions and  
provides authority to the Commission to allow for limited  
27 exceptions based on national or international emergency  
conditions affecting public health, safety, and welfare that  
28 are consistent with public policy.