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## 2020 Legislative Preview

### Pennsylvania

*2020 is an election year in Pennsylvania, with all 203 seats in the House and one-half of the 50 Senate seats up for reelection. Both the House and the Senate are controlled by Republicans. Republicans will have to deal with a number of retirements in the House which may add to their challenges as they head into the 2020 elections. Also, with Pennsylvania seen as a key state in the Presidential election, dynamics related to that race could also impact other Pennsylvania elections. Democrats currently hold all statewide offices in Pennsylvania. The Governor is not up for election in 2020 but the Attorney General, Auditor General and Treasurer will all be on the ballot in 2020. Republicans have struggled in the past to field strong candidates for statewide offices and if that dynamic continues, then the Democrats may have a good shot at continuing their hold on statewide offices. On the regulatory side, the industry continues to enjoy a generally positive relationship with Commissioner Jessica Altman.*

**Possible Repeal of Stacking Requirements** - Resulting, in part, from the recent problematic court decisions related to stacking, pursuing legislation related to stacking is a top proactive priority for 2020. While the specifics of this legislation are still being worked out, it appears at this time that the industry will likely favor not only repealing the current stacking requirements, but prohibiting stacking altogether as the cleanest way to deal with the numerous problems which have arisen relating to this issue.

**Financial Responsibility Limits** - Legislation has been proposed to increase PA's comparatively low auto insurance financial responsibility limits (HB 1625). This issue could very well get tied together in any discussions relating to efforts to repeal stacking requirements.

**Legislation Addressing the Tooley Decision** - Passing legislation to address the Supreme Court's 2013 ruling in Tooley v. A.K. Steel has been a priority of House leadership and large employers. The Tooley decision allowed workers with latent occupational diseases to sue their employers when their illness manifested beyond the 300 week statute of repose in the Workers Compensation Act. Since this decision, large employers have sought legislation to mitigate their Tooley exposure. HB 1234 would prospectively provide that latent occupational disease claims must be filed within 300 weeks of the date of diagnosis. Relative to retroactive claims, the bill would move pending civil cases to the Bureau of Workers Compensation with damages limited to the relief available under the Workers Compensation Act and retroactive claims brought against an employer who had workers compensation insurance at the time the claim arose will be handled and paid by the Workers Compensation Security Fund. The bill has advanced in the House but the likelihood of passage in the Senate is uncertain.

**Electronic Power of Attorney Legislation** - HB 632 allows power of attorney forms to be completed digitally when ownership of a vehicle is transferred for insurance purposes. This bill

is another proactive priority for our industry. The bill passed the House in 2019 and efforts will focus on achieving Senate passage in 2020.

**Public Works Construction Bonds** - Two bills relating to this issue are pending. HB 885 has a threshold of \$50,000, while SB 207 has a threshold of \$500,000. The House bill has advanced from the House Local Government Committee, but further progress was stalled in part due to the differing thresholds. Near the end of 2019, an agreement was reached between the sponsors in the two houses to set the threshold at \$150,000.

**Medical Malpractice Venue Rule** - The Supreme Court's proposed revision of the 2003 medical malpractice venue reforms is currently on hold. The Legislative Budget and Finance Committee is expected to release its report on the impact of the venue reforms and their possible rescission on February 5. The industry has provided a Milliman report to the Committee along with other information and is hopeful for a positive report. While the General Assembly seems to lean against changing these rules, the Supreme Court is not bound by the General Assembly in determining procedural rules.

### **District of Columbia**

*2020 is the second year of D.C.'s two-year Council Period (23). It is also an election year for five of the 13 council members, though not the mayor, in the Democratic-dominated city government.*

**Insurer Use of Credit** - The ongoing primary issue will be the credit restriction bill offered by the Department of Insurance, Banking and Securities. ERIE's trades have successfully opposed the bill with concerns about its onerous limits on insurer credit use not only in personal lines but also uniquely in commercial lines.

**Claims Refusal Cause-of-Action Bill** - The so-called "Insurance Claims Consumer Protection Amendment Act" was reintroduced last February at the behest of the trial bar. It would establish a vague cause of action (plus triple penalties and punitive damages) against insurers for claim denial, regardless of intent. The industry will continue to fight this bill.

### **Illinois**

*The General Assembly's hectic November veto session ended with an announcement that Senate President John Cullerton was retiring after 40 years in public office. More than half a dozen names have been circulating on who may be his replacement, which is expected to be determined shortly before lawmakers formally return to session on January 28. The legislature remains a challenge politically for the industry with a progressive Democratic majority dominated by influence from the plaintiffs' bar and Labor. Gov. J.B. Pritzker (D) had a successful first year addressing big-ticket issues like taxes, marijuana, infrastructure, and gambling expansion.*

**Data Privacy:** As expected, a California-style data privacy bill has been introduced. The industry will be seeking specific insurance exemption amendments, but achieving such amendments unfortunately remains a challenge. The industry continues its advocacy on this issue with the

position that trying to apply California's privacy law to Illinois is a mistake that will create confusing, unnecessary, and further overlapping regulation that raises costs for insurers and consumers.

**Environmental:** Legislation to amend the state's environmental protection act to address certain issues around "Coal Combustion Residuals" that also included industry opposed insurance provisions passed the senate and is awaiting consideration in the house. The bill essentially seeks insurance for what is typically a surety bond situation and under the bill, if the insurance is to be provided, it has limitations (cannot cancel except for non-payment, does not allow for surplus lines to write it, and other problematic provisions). The industry will continue to work with the sponsor and interested parties to try and address these issues in a manner acceptable to all parties.

**Insurance Supplier Diversity Report:** Legislation that would require insurers to report on their supplier diversity was introduced at the end of veto session. The measure is likely to get a hearing when legislators return and the industry will continue to monitor the proposal.

## **Indiana**

*The Indiana General Assembly returned for its even-numbered year short session on Jan. 6. With a short session and election year, major/controversial legislation is not expected this session. This year, Indiana will hold elections for governor, lieutenant governor, attorney general, all house seats, and half of the senate seats, but the Republicans' hold of all executive offices and supermajorities in both chambers is not expected to change. Notably, long-time Speaker of the House, Brian Bosma, announced his retirement and will serve through the end of the 2020 session. Representative Todd Huston of Fishers has been selected to succeed Bosma and will be sworn in as the new speaker when session concludes in March.*

**Fraud Statute Consolidation:** Legislation has been introduced that would repeal and consolidate various fraud statutes, including those addressing insurance fraud and workers' compensation fraud. ERIE has been an active part of discussions between industry trade associations, the coalition against insurance fraud, and NICB, and is supportive of industry trade efforts to reinsert the current insurance-related fraud statutes or oppose the bill.

**Distracted Driving:** Proactive efforts will continue to enact a hands-free law, a legislative agenda item of Governor Holcomb. Currently, Indiana has a texting ban for all and a hand-held ban only for drivers under 21. Despite the governor throwing his support behind the effort, there is still strong opposition in the legislative ranks.

**Sexual Abuse Reviver:** In 2019, legislation was introduced to extend the statute of limitations for a civil cause of action against a person or entity whose negligent or intentional act or omission led to the sexual abuse of a child. The bill was amended to a summer study and passed the Senate, but ultimately didn't move in the House. Industry trades will be closely monitoring for the return of any similar legislation in 2020. A bill removing the statute of limitations for criminal prosecutions has already been introduced.

**NAIC Cybersecurity Model:** Cybersecurity legislation based on the NAIC model is expected in Indiana this session, and national industry trades will seek agreed-to amendments to the model regarding exclusivity, confidentiality, and reciprocity with the NYDFS regulation.

**Flexibility in Domestic Investments for Insurers:** Legislation from the Indiana Department of Insurance (IDOI) is expected to create investment flexibility for Indiana domestic companies, with the intent of encouraging more companies to create domestics in Indiana.

**Uninsured/Underinsured Motorist Coverage:** Legislation is expected to reduce ambiguity when an insured declines raising the umbrella policy limits on a personal lines policy. In 2016, there was a change made to clarify that if an insured declines raising the umbrella policy limits then that includes what would have been the subsequent underlying limits being raised. This proposal duplicates that clarification from commercial auto to personal auto.

## **Kentucky**

*The Kentucky Legislature convened on January 7 and is scheduled for adjournment on April 15, 2020. Newly elected Governor Andy Beshear (D), the state's former attorney general, was inaugurated on December 10, 2019 after a very close election win over incumbent Governor Matt Bevin (R). Republicans maintain control of the Legislature with a 28-10 Senate majority and a 61-39 House majority. As a result of Bevin's defeat, Insurance Commissioner Nancy Atkins was replaced by Beshear-appointee Sharon Clark who previously served as Commissioner from 2008 through 2016.*

**No-fault (PIP) Reform/Repeal:** PIP reform remains the top priority issue for the industry. Last session's legislation, which would have subjected many PIP payments to the workers' compensation fee schedule, did not advance when the House Insurance Chair indicated the preference to examine medical payments coverage as a replacement for the current PIP system in the months leading up to the 2020 legislative session. A workgroup comprised of several legislators and industry representatives continues to work through draft legislation for introduction this session.

**Towing:** Industry-supported legislation based on the NCOIL Model Towing Act is expected this session to address reported problems with towing and storage of vehicles.

**ALI Restatement of Liability Law:** Industry trades are seeking legislation to provide that ALI's Restatement of the Law, Liability Insurance approved at its 2018 annual meeting does not constitute the law or public policy of Kentucky.

**Peer-to-Peer Car Sharing:** Legislation is expected this session to define and provide requirements for peer-to-peer car sharing services, including insurance requirements as agreed to by industry trades and the car sharing industry last year. ERIE continues to work with its trade partners to ensure carriers maintain underwriting freedom and have the ability to deny, cancel, or non-renew policies covering such vehicles.

**Distracted Driving** – Legislation is being considered to prohibit the use of personal communication devices while operating motor vehicles.

**Bad Faith Reform** – The industry continues to discuss bad faith reform. Because of legislative challenges and the amount of effort/capital the industry is currently expending on PIP reform, the industry is not pursuing legislation this session but will continue to educate legislative leadership on the issue.

## **Maryland**

*The Maryland General Assembly convened on January 8 for its 90-day annual session. While still dominated by Democratic supermajorities, both houses are under new leadership after the April death of House Speaker Mike Busch and the October resignation of Senate President Mike Miller from that position. The departure of these two long-serving moderates has brought much committee reshuffling and the likelihood of a more progressive legislative agenda. 2020 is an off-year for state elections in Maryland.*

**Auto Insurance Underwriting/Rating Threats** - In recent years, the industry has beat back renewed efforts to ban credit scoring, marital status, gender plus education and occupation in auto rating. Education/occupation were under attack in 2019, resulting in a Maryland Insurance Administration (MIA) study that concluded use of these factors is not unfairly discriminatory. Anticipating 2020 attacks, APCIA also conducted a member survey on rating factors for defensive use.

**Tort Defense** - The Senate Judicial Proceedings Chair announced his retirement effective before the session. He is a practicing trial attorney who advanced many adverse bills on behalf of the trial bar in recent years, such as last year's "direct action" bill. That news aside, the industry will still be playing tort defense in areas like asbestos litigation and non-economic damages, as well the following:

- **Statute of Limitation Abuse Revivers**: A bill to create a reviver period for sexual abuse claims barely stalled at the last minute in 2019 and is expected back. The issue remains a difficult one, as seen in ERIE's footprint and nationally.
- **Jury Threshold** - The trial bar has been trying to raise the jury threshold to keep more cases in District Court with less review and limited discovery. A 2019 bill to double the current threshold to \$30,000 is likely to return.

**Rebating Modernization** - Reflecting its national effort to modernize state rebating statutes to include mitigation devices, APCIA has circulated bill language to the MIA and the Life & Health sector. While the situation is fluid, the issue remains a top priority for both ERIE and the industry.

## **New York**

*Democrats hold every statewide office in New York and strong majorities in both houses of the legislature. The 2019 legislative session was the first session following the flip of the Senate from Republican to Democratic control and the atmosphere in Albany is very challenging for businesses of all kinds, including insurance. A number of progressive Senators were elected following the 2018 elections, replacing a number of more moderate Democrats and a number of*

*these progressive legislators have a distinct anti-business perspective. All legislators in both houses are up for election in 2020 and it is anticipated that a number of democratic legislators in both houses could face primary challenges from progressive challengers which will likely ensure the continuation of the progressive influence in the legislature. Additionally, a number of Republican Senators have announced that they will not seek re-election (eight Senators announcing they will not run so far) and this large number of open seats may lead to Democrats picking up even more seats and increasing their majority in the Senate. Governor Cuomo is serving his third term as Governor and heads into 2020 facing a \$6 billion budget deficit. This will likely make the process of reaching a budget agreement by the April 1 deadline even more challenging and potentially contentious than usual. On the regulatory side, the Department of Financial Services continues to pose challenges. While Superintendent Lacewell has not yet embarked upon any major initiatives on the property casualty side, some of her initiatives in relation to other types of insurance are potentially concerning. A new Executive Deputy Superintendent of Insurance, My Chi To, will start in January. My Chi came from Debevoise & Plimpton's restructuring group and global insurance practice and it is hoped that this background may help to provide an industry perspective among DFS senior staff.*

**Bad Faith** Fighting harmful bad faith bills has been a top defensive priority in recent years and will likely continue to be a major threat in 2020. A5629-B is a very expansive third party bad faith bill which was a top trial lawyer priority in 2019. Also, A5623-A/S6216 is another pending bad faith bill which combined the language from the above Breslin bill with expansive first party bad faith provisions. This bill was also a major threat in 2019 which we will likely again be fighting in 2020.

**Wrongful Death** The trial bar will also likely, once again, push legislation to greatly expand permissible damages for wrongful death to include non-economic damages such as compensation for grief and anguish.

**Unfair Trade Practices Law Expansion** A679 /S2407 would make New York's deceptive acts and practices statute the worst unfair trade practices law in the nation. It contains very broad and expansive standards as to prohibited conduct and also includes very broad private right of action provisions with large potential damages and expansive class action provisions. In 2019, this bill was strongly supported by the Attorney General's office and the "public interest lawyers", which added to the challenges in defeating the bill. This will likely, once again, be a priority for these supporters in 2020.

**Reviver** Even though legislation to establish a one year reviver window for sexual abuse claims against minors was passed in January of 2019 and over 1,300 previously time barred cases have been filed, further legislation on this issue has already been introduced and this will likely again be an issue in 2020. Legislation has been introduced to provide for a one-year window to file previously time barred sexual offense claims committed against adults (the "Adult Survivors Act" - A8726. Additionally, legislation has been introduced in the Senate to establish a Child Victim Foundation Fund to provide funding to non-profit entities to provide civil legal services to victims of childhood sexual abuse. This bill is intended to address the problem that victims of childhood sexual abuse who are not suing well-funded institutions cannot find lawyers willing to take their cases. Legislation has also been introduced to extend the one year reviver window for sexual abuse claims against minors for an additional year.

**No-fault** Both the Governor's office and Senate Insurance Chair Breslin have expressed an interest in considering legislation related to no-fault. The Governor's office expressed interest in establishing a qui tam program, similar to what is on the books in California and Illinois, where whistleblowers can bring cases against any person or company that defrauds private insurance companies - bringing the case on behalf of the government and fellow policyholders and receive a portion of the recovery. While the industry generally has some concerns with this proposal, the Governor's office continues to be interested in this and a proposal may be included in the State of the State or the Governor's proposed Executive Budget. Senator Breslin has indicated on a number of occasions that he thinks the no-fault system should be "modernized", which likely refers to the serious injury threshold and considering updating it in light of medical advances since it was put in place in the 1970s.

**Consumer Data Privacy** Problematic consumer data privacy legislation with private right of action provisions was introduced in 2019 and, while the legislation did not advance in 2019, the Senate held a hearing on the data privacy issue in November of 2019 and it seems likely that this will be an issue that they may want to consider in 2020.

## **North Carolina**

*North Carolina's General Assembly will reconvene in mid-May to begin the "short session" portion of its biennial legislative cycle, where ; only a limited pool of eligible bills from the 2019 "long session" can be considered. 2020 is a key election year for all seats in the GOP-led Legislature, as well as for statewide executive offices, including both governor and insurance commissioner.*

**Auto Regulatory Reform** - The Department of Insurance (DOI) and industry will continue to push a bill to improve rating accuracy for inexperienced operators and for major traffic violations. The bill passed the House in 2019, albeit with essential language stripped out after a tough committee hearing. Senate leaders pledged to reinstitute the language if the DOI/industry can win over House members.

**Distracted Driving** - The industry, led by the independent agents, pressed hard in 2019 for further distracted driving restrictions. Like the auto rating reform bill, the bill passed the House but not without problematic amendments. The industry is working with the House sponsor, an independent agent, to get the bill back to its original form in the Senate.

**Roofing Contractor Fraud** - The push for the industry's roofing anti-fraud legislation continued in 2019, but a Senate version failed to move despite DOI support. Nonetheless, the bill sponsor, a senator who is also an ERIE agent, received late pledges of help from two House members and remains committed to the issue. ERIE's trades will try to find a vehicle to keep the issue alive during the short session.

## **Ohio**

*The Ohio General Assembly is back from winter recess and has begun the second year of its two-year legislative session in which legislation carries over from 2019. Republicans maintain*

*supermajorities in both chambers and Republican Gov. Mike DeWine begins the second year of his first term.*

**Statute of Limitations Reviver:** Legislation to grant a victim of sexual misconduct committed during a specified period by a physician employed by a land grant university a right of action against the university that includes a SOL reviver, remains pending in committee. The last hearing on this bill aimed at Ohio State University was in September. Settlement negotiations with OSU and victims are ongoing.

**Statute of Limitations on a Contract:** The industry bill to reduce the SOL on written contracts was amended and advanced from the House and remains pending in the Senate Judiciary Committee. The amended bill lowers the SOL for written contracts to six years (from eight) and for oral contracts to four years (from six).

**Storm Scammers:** Industry "storm chaser" legislation that has been sought for several years, with the key provisions being the three-day "cooling off" period after a claim's denial plus some preventative assignment of benefit language, has not yet seen any action in the Senate where it was introduced. Industry trades continue to work on these issues and may seek alternative paths for concepts in the bill.

**Towing and Storage:** Two towing and storage bills remain active – legislation that establishes procedures for a towing service or storage facility owner to obtain title to an unclaimed motor vehicle of any value (vs. current law at \$3,500 or less) that a law enforcement agency has ordered to be towed continues to be considered in committee; while a bill including provisions regarding the removal of vehicles and notice to owners or lienholders passed the House in the spring and is being considered in the Senate Transportation Committee.

**Insurance Code Clean-Up:** Legislation to clean-up the insurance code advanced from the House Insurance Committee after being amended to provide the intent of the bill is to make corrective, not substantive changes to the code. The bill is expected to advance from the full House but its prospects are less clear in the Senate. The industry expects more discussion and advocacy on this bill in 2020 to continue to limit the bill's reach to technical changes to the insurance code.

## **Tennessee**

*The 111th General Assembly will re-convene on January 14, 2020 for the second year of its two-year session. Republicans maintain supermajorities in both legislative chambers and control the Governor's office with Gov. Bill Lee. Newly-elected Speaker of the House Cameron Sexton begins his tenure this session.*

**Peer-to-Peer Car Sharing:** Legislation that failed to advance last session will be the vehicle for P2P car sharing legislation from Turo in 2020. The industry is working to address concerns with the bill as drafted, including language regarding cancellation and nonrenewal and moving the



insurance provisions to the insurance code (Title 56). The industry anticipates suggested changes will be accepted to match the national agreement.

**Financial Limits Increase in Property Damage Limits** - Legislation that would increase from \$15,000 to \$25,000 the minimum amount of insurance coverage for property damage in any one accident that is required for a split-limit motor vehicle insurance policy to qualify as proof of financial security under the financial responsibility law did not advance in 2019, but could return this year.

**Fire Subscription Fees:** The industry is anticipating a possible renewed effort to require insurers to collect fire subscription fees.

**Auto Stacking:** APCIA met with a legislator in December who had numerous questions about auto stacking. APCIA provided information but it remains unclear whether the legislator will pursue legislation.

**Insurance pool for Horseback Riding Services:** Legislation has been introduced that would require the insurance commissioner to develop a proposal to create an insurance pool for the purpose of providing full coverage to vendors operating horseback riding services in Tennessee state parks.

## **Virginia**

*The Virginia General Assembly convened on January 9 for its 2020 "long" 60-day legislative session. With Democrats taking over both houses after last fall's election, there is uncertainty heading into the session about committee makeup and processes, as well as much public focus on hot-button social issues. Virginia's state elections take place in odd years, so 2020 is an off-year.*

### **Auto Safety Issues**

- **Distracted Driving** - The industry's "hands free" bill was derailed twice last year at the last minute. However, according to APCIA, the political changeover, along with the momentum generated in 2019, should help the bill to cross the finish line.
- **Primary Seatbelt Enforcement** - While the primary enforcement seatbelt bill has stalled for many years, auto insurers are hoping this key priority will finally move forward.

**Tort Defense** - This year will be more challenging for tort defense given the political dynamics. Here are two bills the industry will be playing defense on:

- **UM/UIM Bad Faith** - The 2019 attempt to put an ambiguous bad faith cause of action around uninsured/underinsured motorist (UM/UIM) claims is back. Following last year's stirring grassroots defense, the industry will work to remind lawmakers this is a bad idea.

- Sexual Abuse Revivers - Reflecting a national trend, a sexual abuse statute of limitations bill has been introduced to create a three-year “reviver” period for certain time-barred claims.

**Marijuana** - Decriminalization of marijuana is at the top of Gov. Ralph Northam’s (D) criminal justice reform agenda. According to APCIA, decriminalization will likely go through this year as a first step toward fuller legalization down the road.

**Car-Sharing** - The DMV had no legislative recommendations in its 2019 study report on peer-to-peer (P2P) vehicle rental (“car-sharing”). However, APCIA worked with a broad stakeholder group, including the Bureau of Insurance (BOI), to draft a bill with industry-supported permissive exclusionary language for personal auto.

## **West Virginia**

*West Virginia began its 60-day legislative session on January 8. Republicans control the legislature and the governor’s office, but there has been erosion of their majority as well as budget tensions between Gov. Jim Justice (R) and legislative leadership in recent years. 2020 is a key election year for the governor and most of the legislature.*

**Tort Issues** - While the GOP majority has passed many tort reforms in the last five years, the pace has slowed the past couple sessions. Here are a couple probable industry priorities:

- ALI Restatement - The West Virginia Insurance Federation will be pressing for legislation to clarify that state judges should not rely on the recent overreaching American Law Institute (ALI) Restatement of the Law of Liability Insurance.
- Intermediate Appellate Court - The business community and insurers will take another crack at establishing an intermediate appellate court in the state. Gov. Justice supports this, as does the Senate, but its fate remains uncertain due to concerns raised by the House of Delegates.

**Car-Sharing** - Regulation of peer-to-peer (P2P) vehicle rental (“car-sharing”) will again be considered after last year’s bill was tabled in lieu of a study. Legislative leaders are looking to a recent Ohio bill as a starting approach, and ERIE’s trades are awaiting draft language.

**VFDs** - The perennial issue of volunteer fire department (VFD) funding will be a focus, with a bill already in to raise the current premium surcharge from 0.55% to 1%. The industry would like to get accountability and transparency for the VFD system in return for any such increase. Additionally, workers’ compensation funding for VFDs will likely be debated.

## **Wisconsin**

*The 2019-2020 Wisconsin legislative session is expected to reconvene on January 13 and will run through April, but very few floor session days are expected before adjournment. Bills from last year carry over to the second year of session. The legislature remains Republican-controlled (19-14 in the Senate and 63-36 in the Assembly). The relationship between Democrat governor Tony*

*Evers and GOP legislative leaders remains strained, providing a challenging legislative environment.*

**Workers' Compensation Agreed-to Bill:** The Workers' Compensation Advisory Council (WCAC) agreed-to bill was recently introduced. As expected, it is limited in scope, but it contains a provision from ERIE to ensure attorneys representing insurers have timely direct access to billing statements so claims can be resolved efficiently. While industry and others continue to advocate for passage of an agreed-to bill, some entities are working against it, and some legislators simply want to do away with the process itself. Hope remains, however, that a bill can get passed before adjournment.

**Workers' Compensation Police and Fire:** Legislation that would allow claims for compensation for post-traumatic stress disorder by police officers and fire fighters under the workers compensation law is expected to advance.

**Public Adjuster Licensing:** Industry-driven legislation regarding public adjuster licensing advanced the Assembly as amended in November and continues to await action in the Senate.

**Penalties for Violations of the State's Mandatory Insurance Law -** Legislation concerning penalties for violations of the state's mandatory insurance law, proof of financial responsibility, operating a vehicle without a license or after suspension, among other changes, has been circulating in draft form. It is unclear if there will be enough time on the truncated legislative calendar to fully advance the measure.

**Notice Regarding Change in Premium Amount:** Industry-supported legislation to amend the law regarding notifications on personal lines policy renewals with altered terms awaits final Assembly floor action. The bill would change the current deadline of 60 days prior to renewal to 45 days.

**Statute of Limitations Reviver:** Part of a bill package aimed at the church, legislation to provide a three-year window to allow revival of otherwise time-barred claims, continue to remain pending and has not seen any action. The other bills expand abuse reporting requirements on clergy and have also not seen any attention.