

1                                   A bill to be entitled  
 2           An act relating to windstorm premium discounts;  
 3           amending s. 627.711, F.S.; providing that an insurer  
 4           issuing a policy to a new policyholder may accept as  
 5           valid only specified uniform mitigation verification  
 6           inspection forms; providing an effective date.

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

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 10           Section 1. Paragraph (a) of subsection (2) of section  
 11           627.711, Florida Statutes, is amended, and paragraph (c) is  
 12           added to that subsection, to read:

13           627.711 Notice of premium discounts for hurricane loss  
 14           mitigation; uniform mitigation verification inspection form.—

15           (2) (a) The Financial Services Commission shall develop by  
 16           rule a uniform mitigation verification inspection form that  
 17           shall be used by all insurers when submitted by policyholders  
 18           for the purpose of factoring discounts for wind insurance. In  
 19           developing the form, the commission shall seek input from  
 20           insurance, construction, and building code representatives.  
 21           Further, the commission shall provide guidance as to the length  
 22           of time the inspection results are valid. An insurer shall  
 23           accept as valid a uniform mitigation verification inspection  
 24           form signed by the following authorized mitigation inspectors:

25           1. A home inspector licensed under s. 468.8314 who has  
 26           completed at least 3 hours of hurricane mitigation training

27 | approved by the Construction Industry Licensing Board which  
 28 | includes hurricane mitigation techniques and compliance with the  
 29 | uniform mitigation verification inspection form and completion  
 30 | of a proficiency exam;

31 |         2. A building code inspector certified under s. 468.607;

32 |         3. A general, building, or residential contractor licensed  
 33 | under s. 489.111;

34 |         4. A professional engineer licensed under s. 471.015;

35 |         5. A professional architect licensed under s. 481.213; or

36 |         6. Any other individual or entity recognized by the  
 37 | insurer as possessing the necessary qualifications to properly  
 38 | complete a uniform mitigation verification inspection form.

39 |         (c) An insurer issuing a policy to a new policyholder may  
 40 | accept as valid only the uniform mitigation verification  
 41 | inspection form:

42 |             1. Most recently adopted by the commission by rule; or

43 |             2. Previously adopted by the commission by rule if the  
 44 | form was completed within 5 years before the effective date of  
 45 | the new policy.

46 |         Section 2. This act shall take effect July 1, 2015.