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Florida Senate Democrats Roll Out “Affordability Agenda” Bills Tackling Property Insurance

Tallahassee, FL — Today, in a press conference at the Florida Capitol, members of the Florida Senate Democratic Caucus announced a suite of bills designed to tackle a top concern of Floridians — the rising cost of property insurance.

“Affordability is the number one issue for Floridians, and I speak for everyone here when I say that addressing it is our number one priority for the upcoming session. The out-of-control property insurance market affects all of us, whether you own your home or rent it from somebody else,” said **Senate Democratic Leader Lori Berman** in a press conference hosted today by the Senate Democrats.

The bills announced in today’s press conference are the first wave of proposed legislation in the Senate Democrats’ *2026 Affordability Agenda* — a broad-based plan to address the affordability crisis facing Floridians — and contain proposals regarding financial assistance, tax cuts, and consumer protection.

“To put it simply: we want you to keep more of your hard-earned money and we want you to get what you pay for,” continued **Leader Berman**. “I hope that my Republican colleagues can put aside partisanship and work with us to pass these bills into law.”

In attendance with **Leader Berman** (SD 26) at today’s press conference were **Senator Barbara Sharief** (SD 35), **Senator Rosalind Osgood** (SD 32), **Senator Tina Polsky** (SD 30), **Senator LaVon Bracy Davis** (SD 15), **Senator Darryl Rouson** (SD 16), **Senator Tracie Davis** (SD 5), **Senator Carlos Guillermo Smith** (SD 17), and **Senator Mack Bernard** (SD 24), who spoke about the property insurance bills they have filed or are in the process of filing. More bills will be announced in the coming weeks.

The press conference can be viewed in its entirety [here](#).

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SB 30 by Senator Barbara Sharief ([click here for full bill text](#))

Prohibits property insurance rate increases of more than 10% to 15%; empowers the Consumer Advocate to request administrative hearings, administer oaths, and issue subpoenas.

SB 78 by Senator Rosalind Osgood ([click here for full bill text](#))

Permanently eliminates taxes on impact-resistant doors, garage doors, and windows.

SB 84 by Leader Lori Berman ([click here for full bill text](#))

Creates the Insurance Solutions Advisory Council, which will analyze and compile data on Florida's property and auto insurance market and submit an annual report with recommendations to the Legislature and the Governor.

SB 108 by Senator Tina Polsky ([click here for full bill text](#))

Helps Floridians avoid costly litigation by requiring mediation for disputed property insurance claims.

SB 128 by Senator LaVon Bracy Davis ([click here for full bill text](#))

Requires an insurance company to notify a homeowner of the right to an inspection before nonrenewing due to the age of the home's roof; requires an insurer to reimburse the homeowner if such inspection shows that the roof has 5 years or more of life left.

SB 140 by Senator Darryl Rouson ([click here for full bill text](#))

Gives increased whistleblower protections for employees and contractors of insurance companies who disclose unethical or illegal conduct.