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Senator Barbara Sharief Files SB 30 to Protect Florida Homeowners from Excessive Insurance Rate Hikes

Davie, FL – Florida State Senator Barbara Sharief (D–35) has filed **SB 30**, legislation designed to protect Florida homeowners from skyrocketing property insurance rates and strengthen consumer protections.

“Florida families are being crushed by rising insurance premiums, and we need stronger safeguards,” said Senator Sharief. “SB 30 makes the system fairer, more transparent, and ensures that homeowners are not blindsided by unreasonable increases while giving consumers a real voice at the highest level.”

The bill prevents the Office of Insurance Regulation from approving property insurance filings with increases greater than 10 percent in a single year or more than 15 percent cumulatively over 12 months. It also expands the authority of Florida’s Consumer Advocate, giving the office the power to challenge filings, request hearings, and issue subpoenas when necessary. To ensure accountability, the legislation allows courts to hold insurers in contempt and require them to pay costs if they obstruct investigations. Finally, SB 30 creates an expedited process for hearings and appellate reviews, so consumers are not left waiting while excessive rates take effect.

If passed, SB 30 will take effect **July 1, 2026**.

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