

By Senator Simmons

10-00492B-15

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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

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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 insurer
37 as possessing the necessary qualifications to properly complete
38 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 form
44 was completed within 5 years preceding the effective date of the
45 new policy.

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