

By the Committee on Banking and Insurance; and Senator Simmons

597-02121-15

20151130c1

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 that such requirement does  
7       not apply to certain new policies removed from  
8       Citizens Property Insurance Corporation; providing an  
9       effective date.

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

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13       Section 1. Paragraph (a) of subsection (2) of section  
14       627.711, Florida Statutes, is amended, and paragraph (c) is  
15       added to that subsection, to read:

16       627.711 Notice of premium discounts for hurricane loss  
17       mitigation; uniform mitigation verification inspection form.—

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

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

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30 approved by the Construction Industry Licensing Board which  
31 includes hurricane mitigation techniques and compliance with the  
32 uniform mitigation verification inspection form and completion  
33 of a proficiency exam;

34 2. A building code inspector certified under s. 468.607;

35 3. A general, building, or residential contractor licensed  
36 under s. 489.111;

37 4. A professional engineer licensed under s. 471.015;

38 5. A professional architect licensed under s. 481.213; or

39 6. Any other individual or entity recognized by the insurer  
40 as possessing the necessary qualifications to properly complete  
41 a uniform mitigation verification inspection form.

42 (c) An insurer issuing a policy to a new policyholder may  
43 accept as valid only the uniform mitigation verification  
44 inspection form:

45 1. Most recently adopted by the commission by rule; or

46 2. Previously adopted by the commission by rule if the form  
47 was completed within 5 years preceding the effective date of the  
48 new policy.

49  
50 This paragraph does not apply to a new policy that was removed  
51 from Citizens Property Insurance Corporation through a take-out  
52 or assumption agreement.

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