

Amendment No.

CHAMBER ACTION

Senate

House

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1 Representative Eskamani offered the following:

2

3 **Amendment (with title amendment)**

4 Remove lines 657-688 and insert:

5 (10) Each insurer or insurer group doing business in this
6 state shall file on a quarterly basis in conjunction with
7 financial reports required by paragraph (1) (a) a supplemental
8 report on an individual and group basis on a form prescribed by
9 the commission with information on personal lines and commercial
10 lines residential property insurance policies in this state. The
11 supplemental report shall include separate information for
12 personal lines property policies and for commercial lines
13 property policies and totals for each item specified, including

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14 premiums written for each of the property lines of business as
15 described in ss. 215.555(2)(c) and 627.351(6)(a). The report
16 shall include the following information:

17 (a) For each county on a monthly basis:

18 1.(a) Total number of policies in force at the end of each
19 month.

20 2.(b) Total number of policies canceled.

21 3.(c) Total number of policies nonrenewed.

22 4.(d) Number of policies canceled due to hurricane risk.

23 5.(e) Number of policies nonrenewed due to hurricane risk.

24 6.(f) Number of new policies written.

25 7.(g) Total dollar value of structure exposure under
26 policies that include wind coverage.

27 8.(h) Number of policies that exclude wind coverage.

28
29 The office shall aggregate on a statewide basis the data
30 submitted by each insurer or insurer group under this paragraph
31 and make such data publicly available by publishing such data on
32 the office's website within 1 month after each quarterly and
33 annual filing. Such information, when aggregated on a statewide
34 basis as to an individual insurer or insurer group, is not a
35 trade secret as defined in s. 688.002(4) or s. 812.081 and is
36 not subject to the public records exemption for trade secrets
37 provided in s. 119.0715.

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38 (b) A statement and compilation of all related information
39 and criteria that the insurer uses to evaluate the risks of
40 insuring associated with anthropogenic climate change and
41 impacts, ocean acidification, and any other financial risks to
42 long-lived fixed assets, locations, and operations determined
43 appropriate by the department, in consultation with appropriate
44 climate scientists, including any information related to the
45 causes of these risks to property and impacts on property
46 insurance rates. Impacts of anthropogenic climate change
47 include, but are not limited to, severe rain and weather events,
48 rapidly intensifying tropical cyclones, increased flooding, sea
49 level rise, higher wind velocities, climate gentrification, and
50 change in property values and insurance rates due to a
51 property's proximity to climate change or flooding-related
52 mitigation projects.

53 1. The office shall aggregate on a statewide basis the
54 information submitted under this paragraph and make such data
55 publicly available by publishing such data on the office's
56 website within 1 month after each annual filing. Such
57 information, when aggregated on a statewide basis as to an
58 individual insurer or insurer group, is not a trade secret as
59 defined in s. 688.002(4) or s. 812.081 and is not subject to the
60 public records exemption for trade secrets provided in s.
61 119.0715. The office shall also present this information to the
62 Governor, the President of the Senate, and the Speaker of the

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63 House of Representatives by January 1, 2024, and annually
64 thereafter.

65 2. In coordination with the Department of Environmental
66 Protection, the Department of Agriculture and Consumer Services,
67 the Chief Resilience Officer, and the Chief Science Officer, the
68 office shall collect, publish, and summarize all publicly
69 available information and data produced or owned by the state
70 related to anthropogenic climate change on the office's website
71 at the same time as each annual report.

72 3. Using all available information, the office shall issue
73 recommendations for the Legislature, local governments, and all
74 rulemaking entities to increase affordability of insurance,
75 protect consumers and renters, and minimize risk to property now
76 and in the future. Recommendations to the Legislature may
77 include requests for funds for studies that can help inform
78 future recommendations.

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81 **T I T L E A M E N D M E N T**

82 Remove line 84 and insert:
83 exemption; requiring insurers and insurer groups to
84 report certain information related to climate change
85 and other risks; requiring the office to aggregate on
86 a statewide basis and make publicly available such
87 information; specifying requirements for publishing

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88 | such data and presenting such data to the Governor and
89 | Legislature by a specified date and annually
90 | thereafter; providing that such information is not a
91 | trade secret and is not subject to a certain public
92 | records exemption; requiring the office to coordinate
93 | with the Department of Environmental Protection, the
94 | Department of Agriculture and Consumer Services, the
95 | Chief Resilience Officer, and the Chief Science
96 | Officer in collecting and publishing certain data;
97 | requiring the office to issue recommendations;
98 | amending s. 626.9373, F.S.; revising

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