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LEGISLATIVE ACTION

Senate

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House

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Floor: 4/F/2R

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05/24/2022 11:48 AM

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Senator Farmer moved the following:

**Senate Amendment (with title amendment)**

Delete lines 621 - 652

and insert:

(10) Each insurer or insurer group doing business in this state shall file on a quarterly basis in conjunction with financial reports required by paragraph (1) (a) a supplemental report on an individual and group basis on a form prescribed by the commission with information on personal lines and commercial lines residential property insurance policies in this state. The supplemental report shall include separate information for



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12 personal lines property policies and for commercial lines  
13 property policies and totals for each item specified, including  
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.(e) 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.

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



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41 impacts, including any information related to the causes of this  
42 threat to property. Impacts of anthropogenic climate change  
43 include, but are not limited to, severe rain and weather events,  
44 rapidly intensifying tropical cyclones, increased flooding, sea  
45 level rise, higher wind velocities, climate gentrification, and  
46 change in property values and insurance rates due to a  
47 property's proximity to climate change or flooding-related  
48 mitigation projects.

49 1. The office shall aggregate on a statewide basis the  
50 information submitted under this paragraph and make such data  
51 publicly available by publishing such data on the office's  
52 website within 1 month after each annual filing. Such  
53 information, when aggregated on a statewide basis as to an  
54 individual insurer or insurer group, is not a trade secret as  
55 defined in s. 688.002(4) or s. 812.081 and is not subject to the  
56 public records exemption for trade secrets provided in s.  
57 119.0715. The office shall also present this information to the  
58 Governor, the President of the Senate, and the Speaker of the  
59 House of Representatives by January 1, 2024, and annually  
60 thereafter.

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

68 3. Using all available information, the office shall issue  
69 recommendations for the Legislature, local governments, and all



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70 rulemaking entities to increase affordability of insurance,  
71 protect consumers and renters, and minimize risk to property now  
72 and in the future. Recommendations to the Legislature may  
73 include requests for funds for studies that can help inform  
74 future recommendations.

75  
76 ===== T I T L E A M E N D M E N T =====

77 And the title is amended as follows:

78 Delete line 76

79 and insert:

80 public records exemption; requiring insurers and  
81 insurer groups to report certain information related  
82 to climate change; requiring the office to aggregate  
83 on a statewide basis and make publicly available such  
84 information; specifying requirements for publishing  
85 such data and presenting such data to the Governor and  
86 Legislature by a specified date and annually  
87 thereafter; providing that such information is not a  
88 trade secret and is not subject to a certain public  
89 records exemption; requiring the office to coordinate  
90 with the Department of Environmental Protection, the  
91 Department of Agriculture and Consumer Services, the  
92 Chief Resilience Officer, and the Chief Science  
93 Officer in collecting and publishing certain data;  
94 requiring the office to issue recommendations;  
95 amending s. 626.9373, F.S.;