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LEGISLATIVE ACTION

Senate

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House

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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personal lines property policies and for commercial lines property policies and totals for each item specified, including premiums written for each of the property lines of business as described in ss. 215.555(2)(c) and 627.351(6)(a). The report shall include the following information:

(a) For each county on a monthly basis:

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

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

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

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

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

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

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

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

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

(b) A statement and compilation of all related information and criteria that the insurer uses to evaluate the risks of 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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rulemaking entities to increase affordability of insurance,
protect consumers and renters, and minimize risk to property now
and in the future. Recommendations to the Legislature may
include requests for funds for studies that can help inform
future recommendations.

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

And the title is amended as follows:

Delete line 76

and insert:

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