

By Senator Grall

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1 A bill to be entitled
2 An act relating to motor vehicle insurance; repealing
3 ss. 627.730, 627.731, 627.7311, 627.732, 627.733,
4 627.734, 627.736, 627.737, 627.739, 627.7401,
5 627.7403, and 627.7405, F.S., which comprise the
6 Florida Motor Vehicle No-Fault Law; repealing s.
7 627.7407, F.S., relating to application of the Florida
8 Motor Vehicle No-Fault Law; amending s. 316.2122,
9 F.S.; conforming a provision to changes made by the
10 act; amending s. 316.646, F.S.; revising a requirement
11 for proof of security on a motor vehicle and the
12 applicability of the requirement; amending s. 318.18,
13 F.S.; conforming a provision to changes made by the
14 act; amending s. 320.02, F.S.; revising the motor
15 vehicle insurance coverages that an applicant must
16 show to register certain vehicles with the Department
17 of Highway Safety and Motor Vehicles; conforming a
18 provision to changes made by the act; revising
19 construction; amending s. 320.0609, F.S.; conforming a
20 provision to changes made by the act; amending s.
21 320.27, F.S.; defining the term "garage liability
22 insurance"; revising garage liability insurance
23 requirements for motor vehicle dealer license
24 applicants; conforming a provision to changes made by
25 the act; making technical changes; amending s.
26 320.771, F.S.; revising garage liability insurance
27 requirements for recreational vehicle dealer license
28 applicants; amending ss. 322.251 and 322.34, F.S.;
29 conforming provisions to changes made by the act;

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30 amending s. 324.011, F.S.; revising legislative
31 purpose and intent; amending s. 324.021, F.S.;
32 revising definitions; revising minimum coverage
33 requirements for proof of financial responsibility for
34 specified motor vehicles; conforming provisions to
35 changes made by the act; defining the term "for-hire
36 passenger transportation vehicle"; amending s.
37 324.022, F.S.; revising minimum liability coverage
38 requirements for motor vehicle owners or operators;
39 revising authorized methods for meeting such
40 requirements; deleting a provision relating to an
41 insurer's duty to defend certain claims; revising the
42 vehicles that are excluded from the definition of the
43 term "motor vehicle"; providing security requirements
44 for certain excluded vehicles; conforming provisions
45 to changes made by the act; amending s. 324.0221,
46 F.S.; revising coverages that subject a policy to
47 certain insurer reporting and notice requirements;
48 conforming provisions to changes made by the act;
49 creating s. 324.0222, F.S.; providing that driver
50 license or motor vehicle registration suspensions for
51 failure to maintain required security which are in
52 effect before a specified date remain in full force
53 and effect; providing that such suspended licenses or
54 registrations may be reinstated as provided in a
55 specified section; amending s. 324.023, F.S.;
56 conforming cross-references; amending s. 324.031,
57 F.S.; specifying a method of proving financial
58 responsibility by owners or operators of motor

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59 vehicles other than for-hire passenger transportation
60 vehicles; revising the amount of a certificate of
61 deposit required to elect a certain method of proof of
62 financial responsibility; revising liability coverage
63 requirements for a person electing to use such method;
64 amending s. 324.032, F.S.; revising financial
65 responsibility requirements for owners or lessees of
66 for-hire passenger transportation vehicles; amending
67 s. 324.051, F.S.; making technical changes; specifying
68 that motor vehicles include motorcycles for purposes
69 of the section; amending ss. 324.071 and 324.091,
70 F.S.; making technical changes; amending s. 324.151,
71 F.S.; revising requirements for motor vehicle
72 liability insurance policies relating to coverage, and
73 exclusion from coverage, for certain drivers and
74 vehicles; conforming provisions to changes made by the
75 act; making technical changes; defining terms;
76 amending s. 324.161, F.S.; revising requirements for a
77 certificate of deposit that is required if a person
78 elects a certain method of proving financial
79 responsibility; amending s. 324.171, F.S.; revising
80 the minimum net worth requirements to qualify certain
81 persons as self-insurers; conforming provisions to
82 changes made by the act; amending s. 324.251, F.S.;

83 revising a short title and an effective date; amending
84 s. 400.9905, F.S.; revising the definition of the term
85 "clinic"; conforming provisions to changes made by the
86 act; amending ss. 400.991 and 400.9935, F.S.;

87 conforming provisions to changes made by the act;

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88 amending s. 409.901, F.S.; revising the definition of
89 the term "third-party benefit"; amending s. 409.910,
90 F.S.; revising the definition of the term "medical
91 coverage"; amending s. 456.057, F.S.; conforming a
92 provision to changes made by the act; amending s.
93 456.072, F.S.; revising specified grounds for
94 discipline for certain health professions; defining
95 the term "upcode"; conforming a provision to changes
96 made by the act; amending s. 626.9541, F.S.;
97 conforming a provision to changes made by the act;
98 revising certain prohibited acts related to specified
99 insurance coverage payment requirements; amending s.
100 626.989, F.S.; revising the definition of the term
101 "fraudulent insurance act"; amending s. 627.06501,
102 F.S.; revising coverages that may provide for a
103 reduction in motor vehicle insurance policy premium
104 charges under certain circumstances; amending s.
105 627.0651, F.S.; specifying requirements for rate
106 filings for motor vehicle liability policies that
107 implement requirements in effect on a specified date;
108 requiring that such filings be approved through a
109 certain process; amending s. 627.0652, F.S.; revising
110 coverages that must provide a premium charge reduction
111 under certain circumstances; amending s. 627.0653,
112 F.S.; revising coverages that are subject to premium
113 discounts for specified motor vehicle equipment;
114 amending s. 627.4132, F.S.; revising coverages that
115 are subject to a stacking prohibition; amending s.
116 627.4137, F.S.; requiring insurers to disclose certain

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117 information at the request of a claimant's attorney;
118 authorizing a claimant to file an action under certain
119 circumstances; providing for the award of reasonable
120 attorney fees and costs under certain circumstances;
121 amending s. 627.7263, F.S.; revising coverages that
122 are deemed primary, except under certain
123 circumstances, for the lessor of a motor vehicle for
124 lease or rent; revising a notice that is required if
125 the lessee's coverage is to be primary; creating s.
126 627.7265, F.S.; requiring that medical payments
127 coverage must protect specified persons; specifying
128 the minimum medical expense limits; specifying
129 coverage options that an insurer is required and
130 authorized to offer; providing construction relating
131 to limits on certain other coverages; requiring
132 insurers, upon receiving certain notice of an
133 accident, to hold a specified reserve for certain
134 purposes for a certain timeframe; providing that the
135 reserve requirement does not require insurers to
136 establish a claim reserve for accounting purposes;
137 prohibiting an insurer providing medical payments
138 coverage benefits from seeking a lien on a certain
139 recovery or bringing a certain cause of action;
140 authorizing insurers to include policy provisions
141 allowing for subrogation, under certain circumstances,
142 for medical payments benefits paid; providing
143 construction; specifying a requirement for an insured
144 for repayment of medical payments benefits under
145 certain circumstances; amending s. 627.727, F.S.;

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146 conforming provisions to changes made by the act;
147 revising the legal liability of an uninsured motorist
148 coverage insurer; amending s. 627.7275, F.S.; revising
149 required coverages for a motor vehicle insurance
150 policy; conforming provisions to changes made by the
151 act; creating s. 627.72761, F.S.; requiring that motor
152 vehicle insurance policies provide death benefits;
153 specifying requirements for the death benefits;
154 specifying persons to whom death benefits may and may
155 not be paid; prohibiting the insurer from claiming any
156 right of subrogation for any death benefit paid;
157 creating s. 627.7278, F.S.; defining the term "minimum
158 security requirements"; providing a prohibition,
159 requirements, applicability, and construction relating
160 to motor vehicle insurance policies as of a certain
161 date; requiring insurers to allow certain insureds to
162 make certain coverage changes, subject to certain
163 conditions; requiring an insurer to provide, by a
164 specified date, a specified notice to policyholders
165 relating to requirements under the act; amending s.
166 627.728, F.S.; conforming a provision to changes made
167 by the act; amending s. 627.7295, F.S.; revising the
168 definitions of the terms "policy" and "binder";
169 revising the coverages of a motor vehicle insurance
170 policy for which a licensed general lines agent may
171 charge a specified fee; conforming provisions to
172 changes made by the act; amending s. 627.7415, F.S.;
173 revising additional liability insurance requirements
174 for commercial motor vehicles; amending s. 627.747,

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175 F.S.; conforming provisions to changes made by the
176 act; amending s. 627.748, F.S.; revising insurance
177 requirements for transportation network company
178 drivers; conforming provisions to changes made by the
179 act; conforming cross-references; amending ss.
180 627.7483 and 627.749, F.S.; conforming provisions to
181 changes made by the act; amending s. 627.8405, F.S.;
182 revising coverages in a policy sold in combination
183 with an accidental death and dismemberment policy
184 which a premium finance company may not finance;
185 revising rulemaking authority of the Financial
186 Services Commission; amending ss. 627.915, 628.909,
187 705.184, and 713.78, F.S.; conforming provisions to
188 changes made by the act; amending s. 817.234, F.S.;
189 revising coverages that are the basis of specified
190 prohibited false and fraudulent insurance claims;
191 conforming provisions to changes made by the act;
192 deleting provisions relating to prohibited changes in
193 certain mental or physical reports; providing an
194 appropriation; providing effective dates.

195
196 Be It Enacted by the Legislature of the State of Florida:

197
198 Section 1. Sections 627.730, 627.731, 627.7311, 627.732,
199 627.733, 627.734, 627.736, 627.737, 627.739, 627.7401, 627.7403,
200 and 627.7405, Florida Statutes, are repealed.

201 Section 2. Section 627.7407, Florida Statutes, is repealed.

202 Section 3. Paragraph (e) of subsection (2) of section
203 316.2122, Florida Statutes, is amended to read:

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204 316.2122 Operation of a low-speed vehicle, mini truck, or
205 low-speed autonomous delivery vehicle on certain roadways.-

206 (2) The operation of a low-speed autonomous delivery
207 vehicle on any road is authorized with the following
208 restrictions:

209 (e) A low-speed autonomous delivery vehicle must be covered
210 by a policy of automobile insurance which provides the coverage
211 required by s. 627.749(2)(a)1. and, ~~2.~~, ~~and 3.~~ The coverage
212 requirements of this paragraph may be satisfied by automobile
213 insurance maintained by the owner of a low-speed autonomous
214 delivery vehicle, the owner of the teleoperation system, the
215 remote human operator, or a combination thereof.

216 Section 4. Subsection (1) of section 316.646, Florida
217 Statutes, is amended to read:

218 316.646 Security required; proof of security and display
219 thereof.-

220 (1) ~~A Any~~ person required by s. 324.022, s. 324.023, s.
221 324.032, s. 627.7415, s. 627.742, s. 627.748, or s. 627.7483 to
222 maintain liability security for property damage, liability
223 security, ~~required by s. 324.023 to maintain liability security~~
224 ~~for bodily injury, or death must, or required by s. 627.733 to~~
225 ~~maintain personal injury protection security on a motor vehicle~~
226 ~~shall~~ have in his or her immediate possession at all times while
227 operating a ~~such~~ motor vehicle proper proof of maintenance of
228 the required security.

229 (a) Such proof must ~~shall~~ be in a uniform paper or
230 electronic format, as prescribed by the department, a valid
231 insurance policy, an insurance policy binder, a certificate of
232 insurance, or such other proof as may be prescribed by the

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233 department.

234 (b)1. The act of presenting to a law enforcement officer an
235 electronic device displaying proof of insurance in an electronic
236 format does not constitute consent for the officer to access any
237 information on the device other than the displayed proof of
238 insurance.

239 2. The person who presents the device to the officer
240 assumes the liability for any resulting damage to the device.

241 Section 5. Paragraph (b) of subsection (2) of section
242 318.18, Florida Statutes, is amended to read:

243 318.18 Amount of penalties.—The penalties required for a
244 noncriminal disposition pursuant to s. 318.14 or a criminal
245 offense listed in s. 318.17 are as follows:

246 (2) Thirty dollars for all nonmoving traffic violations
247 and:

248 (b) For all violations of ss. 320.0605, 320.07(1), 322.065,
249 and 322.15(1). A ~~Any~~ person ~~who is~~ cited for a violation of s.
250 320.07(1) must ~~shall~~ be charged a delinquent fee pursuant to s.
251 320.07(4).

252 1. If a person ~~who is~~ cited for a violation of s. 320.0605
253 or s. 320.07 can show proof of having a valid registration at
254 the time of arrest, the clerk of the court may dismiss the case
255 and may assess a dismissal fee of up to \$10, from which the
256 clerk shall remit \$2.50 to the Department of Revenue for deposit
257 into the General Revenue Fund. A person who finds it impossible
258 or impractical to obtain a valid registration certificate must
259 submit an affidavit detailing the reasons for the impossibility
260 or impracticality. The reasons may include, but are not limited
261 to, the fact that the vehicle was sold, stolen, or destroyed;

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262 that the state in which the vehicle is registered does not issue
263 a certificate of registration; or that the vehicle is owned by
264 another person.

265 2. If a person ~~who is~~ cited for a violation of s. 322.03,
266 s. 322.065, or s. 322.15 can show a driver license issued to him
267 or her and valid at the time of arrest, the clerk of the court
268 may dismiss the case and may assess a dismissal fee of up to
269 \$10, from which the clerk shall remit \$2.50 to the Department of
270 Revenue for deposit into the General Revenue Fund.

271 3. If a person ~~who is~~ cited for a violation of s. 316.646
272 can show proof of security as required by s. 324.021(7) ~~s.~~
273 ~~627.733~~, issued to the person and valid at the time of arrest,
274 the clerk of the court may dismiss the case and may assess a
275 dismissal fee of up to \$10, from which the clerk shall remit
276 \$2.50 to the Department of Revenue for deposit into the General
277 Revenue Fund. A person who finds it impossible or impractical to
278 obtain proof of security must submit an affidavit detailing the
279 reasons for the impracticality. The reasons may include, but are
280 not limited to, the fact that the vehicle has since been sold,
281 stolen, or destroyed; ~~that the owner or registrant of the~~
282 ~~vehicle is not required by s. 627.733 to maintain personal~~
283 ~~injury protection insurance;~~ or that the vehicle is owned by
284 another person.

285 Section 6. Paragraphs (a) and (d) of subsection (5) of
286 section 320.02, Florida Statutes, are amended to read:

287 320.02 Registration required; application for registration;
288 forms.—

289 (5) (a) Proof that bodily injury liability coverage and
290 property damage liability coverage ~~personal injury protection~~

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291 ~~benefits~~ have been purchased if required under s. 324.022, s.
292 324.032, or s. 627.742 ~~s. 627.733, that property damage~~
293 ~~liability coverage has been purchased as required under s.~~
294 ~~324.022,~~ that bodily injury liability ~~or death~~ coverage has been
295 purchased if required under s. 324.023, and that combined bodily
296 liability insurance and property damage liability insurance have
297 been purchased if required under s. 627.7415 must ~~shall~~ be
298 provided in the manner prescribed by law by the applicant at the
299 time of application for registration of any motor vehicle that
300 is subject to such requirements. The issuing agent may not ~~shall~~
301 ~~refuse to~~ issue registration if such proof of purchase is not
302 provided. Insurers shall furnish uniform proof-of-purchase cards
303 in a paper or electronic format in a form prescribed by the
304 department and include the name of the insured's insurance
305 company, the coverage identification number, and the make, year,
306 and vehicle identification number of the vehicle insured. The
307 card must contain a statement notifying the applicant of the
308 penalty specified under s. 316.646(4). The card or insurance
309 policy, insurance policy binder, or certificate of insurance or
310 a photocopy of any of these; an affidavit containing the name of
311 the insured's insurance company, the insured's policy number,
312 and the make and year of the vehicle insured; or such other
313 proof as may be prescribed by the department constitutes ~~shall~~
314 ~~constitute~~ sufficient proof of purchase. If an affidavit is
315 provided as proof, it must be in substantially the following
316 form:

317
318 Under penalty of perjury, I ... (Name of insured)... do hereby
319 certify that I have ... (bodily injury liability and Personal

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320 ~~Injury Protection, property damage liability, and, if required,~~
321 ~~Bodily Injury Liability~~)... insurance currently in effect with
322 ... (Name of insurance company)... under ... (policy number)...
323 covering ... (make, year, and vehicle identification number of
324 vehicle).... ... (Signature of Insured)...

325

326 Such affidavit must include the following warning:

327

328 WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE
329 REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA
330 LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS
331 SUBJECT TO PROSECUTION.

332

333 If an application is made through a licensed motor vehicle
334 dealer as required under s. 319.23, the original or a photocopy
335 ~~photostatic copy~~ of such card, insurance policy, insurance
336 policy binder, or certificate of insurance or the original
337 affidavit from the insured must ~~shall~~ be forwarded by the dealer
338 to the tax collector of the county or the Department of Highway
339 Safety and Motor Vehicles for processing. By executing the
340 ~~aforesaid~~ affidavit, a ~~no~~ licensed motor vehicle dealer is not
341 ~~will be~~ liable in damages for any inadequacy, insufficiency, or
342 falsification of any statement contained therein. ~~A card must~~
343 ~~also indicate the existence of any bodily injury liability~~
344 ~~insurance voluntarily purchased.~~

345 (d) The verifying of ~~proof of personal injury protection~~
346 ~~insurance, proof of property damage liability insurance, proof~~
347 ~~of combined bodily liability insurance and property damage~~
348 ~~liability insurance, or proof of financial responsibility~~

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349 ~~insurance~~ and the issuance or failure to issue the motor vehicle
350 registration under ~~the provisions of~~ this chapter may not be
351 construed in any court as a warranty of the reliability or
352 accuracy of the evidence of such proof or as meaning that the
353 provisions of any insurance policy furnished as proof of
354 financial responsibility comply with state law. Neither the
355 department nor any tax collector is liable in damages for any
356 inadequacy, insufficiency, falsification, or unauthorized
357 modification of any item of ~~the proof of personal injury~~
358 ~~protection insurance, proof of property damage liability~~
359 ~~insurance, proof of combined bodily liability insurance and~~
360 ~~property damage liability insurance, or proof of financial~~
361 ~~responsibility before insurance prior to, during, or subsequent~~
362 to the verification of the proof. The issuance of a motor
363 vehicle registration does not constitute prima facie evidence or
364 a presumption of insurance coverage.

365 Section 7. Paragraph (b) of subsection (1) of section
366 320.0609, Florida Statutes, is amended to read:

367 320.0609 Transfer and exchange of registration license
368 plates; transfer fee.—

369 (1)

370 (b) The transfer of a license plate from a vehicle disposed
371 of to a newly acquired vehicle does not constitute a new
372 registration. The application for transfer must ~~shall~~ be
373 accepted without requiring proof of ~~personal injury protection~~
374 ~~or~~ liability insurance.

375 Section 8. Subsection (3) of section 320.27, Florida
376 Statutes, is amended, and paragraph (g) is added to subsection
377 (1) of that section, to read:

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378 320.27 Motor vehicle dealers.—

379 (1) DEFINITIONS.—The following words, terms, and phrases
380 when used in this section have the meanings respectively
381 ascribed to them in this subsection, except where the context
382 clearly indicates a different meaning:

383 (g) "Garage liability insurance" means, beginning July 1,
384 2025, combined single-limit liability coverage, including
385 property damage and bodily injury liability coverage, in the
386 amount of at least \$60,000.

387 (3) APPLICATION AND FEE.—The ~~application for the~~ license
388 application must ~~shall~~ be in such form as may be prescribed by
389 the department and is ~~shall be~~ subject to such rules with
390 ~~respect thereto~~ as may be so prescribed by the department ~~it~~.
391 Such application must ~~shall~~ be verified by oath or affirmation
392 and must ~~shall~~ contain a full statement of the name and birth
393 date of the person or persons applying for the license ~~therefor~~;
394 the name of the firm or copartnership, with the names and places
395 of residence of all members ~~thereof~~, if such applicant is a firm
396 or copartnership; the names and places of residence of the
397 principal officers, if the applicant is a body corporate or
398 other artificial body; the name of the state under whose laws
399 the corporation is organized; the present and former place or
400 places of residence of the applicant; and the prior business in
401 which the applicant has been engaged and its ~~the~~ location
402 ~~thereof~~. The ~~Such~~ application must ~~shall~~ describe the exact
403 location of the place of business and must ~~shall~~ state whether
404 the place of business is owned by the applicant and when
405 acquired, or, if leased, a true copy of the lease must ~~shall~~ be
406 attached to the application. The applicant shall certify that

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407 the location provides an adequately equipped office and is not a
408 residence; that the location affords sufficient unoccupied space
409 upon and within which adequately to store all motor vehicles
410 offered and displayed for sale; and that the location is a
411 suitable place where the applicant can in good faith carry on
412 such business and keep and maintain books, records, and files
413 necessary to conduct such business, which must ~~shall~~ be
414 available at all reasonable hours to inspection by the
415 department or any of its inspectors or other employees. The
416 applicant shall certify that the business of a motor vehicle
417 dealer is the principal business that will ~~which shall~~ be
418 conducted at that location. The application must ~~shall~~ contain a
419 statement that the applicant is either franchised by a
420 manufacturer of motor vehicles, in which case the name of each
421 motor vehicle that the applicant is franchised to sell must
422 ~~shall~~ be included, or an independent (nonfranchised) motor
423 vehicle dealer. The application must ~~shall~~ contain other
424 relevant information as may be required by the department. The
425 applicant shall furnish, including evidence, in a form approved
426 by the department, that the applicant is insured under a garage
427 liability insurance policy or a general liability insurance
428 policy coupled with a business automobile policy having the
429 coverages and limits of garage liability insurance coverage in
430 accordance with paragraph (1) (g), which shall include, at a
431 minimum, \$25,000 combined single-limit liability coverage
432 including bodily injury and property damage protection and
433 \$10,000 personal injury protection. However, a salvage motor
434 vehicle dealer as defined in subparagraph (1)(c)5. is exempt
435 from the requirements for garage liability insurance ~~and~~

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436 ~~personal injury protection insurance~~ on those vehicles that
437 cannot be legally operated on roads, highways, or streets in
438 this state. Franchise dealers must submit a garage liability
439 insurance policy, and all other dealers must submit a garage
440 liability insurance policy or a general liability insurance
441 policy coupled with a business automobile policy. Such policy
442 must ~~shall~~ be for the license period, and evidence of a new or
443 continued policy must ~~shall~~ be delivered to the department at
444 the beginning of each license period. A licensee shall deliver
445 to the department, in the manner prescribed by the department,
446 within 10 calendar days after any renewal or continuation of or
447 change in such policy or within 10 calendar days after any
448 issuance of a new policy, a copy of the renewed, continued,
449 changed, or new policy. Upon making an initial application, the
450 applicant shall pay to the department a fee of \$300 in addition
451 to any other fees required by law. Applicants may choose to
452 extend the licensure period for 1 additional year for a total of
453 2 years. An initial applicant shall pay to the department a fee
454 of \$300 for the first year and \$75 for the second year, in
455 addition to any other fees required by law. An applicant for
456 renewal shall pay to the department \$75 for a 1-year renewal or
457 \$150 for a 2-year renewal, in addition to any other fees
458 required by law. Upon making an application for a change of
459 location, the applicant ~~person~~ shall pay a fee of \$50 in
460 addition to any other fees now required by law. The department
461 shall, in the case of every application for initial licensure,
462 verify whether certain facts set forth in the application are
463 true. Each applicant, general partner in the case of a
464 partnership, or corporate officer and director in the case of a

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465 corporate applicant shall, ~~must~~ file a set of fingerprints with
466 the department for the purpose of determining any prior criminal
467 record or any outstanding warrants. The department shall submit
468 the fingerprints to the Department of Law Enforcement for state
469 processing and forwarding to the Federal Bureau of Investigation
470 for federal processing. The actual cost of state and federal
471 processing must ~~shall~~ be borne by the applicant and is in
472 addition to the fee for licensure. The department may issue a
473 license to an applicant pending the results of the fingerprint
474 investigation, which license is fully revocable if the
475 department subsequently determines that any facts set forth in
476 the application are not true or correctly represented.

477 Section 9. Paragraph (j) of subsection (3) of section
478 320.771, Florida Statutes, is amended to read:

479 320.771 License required of recreational vehicle dealers.-

480 (3) APPLICATION.-The application for such license shall be
481 in the form prescribed by the department and subject to such
482 rules as may be prescribed by it. The application shall be
483 verified by oath or affirmation and shall contain:

484 (j) Evidence that the applicant is insured under a garage
485 liability insurance policy as defined in s. 320.27(1)(g), ~~which~~
486 ~~shall include, at a minimum, \$25,000 combined single-limit~~
487 ~~liability coverage, including bodily injury and property damage~~
488 ~~protection, and \$10,000 personal injury protection,~~ if the
489 applicant is to be licensed as a dealer in, or intends to sell,
490 recreational vehicles. Such policy must be for the license
491 period. Within 10 calendar days after any renewal or
492 continuation of or material change in such policy or issuance of
493 a new policy, the licensee shall deliver to the department, in a

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494 manner prescribed by the department, a copy of such renewed,
495 continued, changed, or new policy. However, a garage liability
496 policy is not required for the licensure of a mobile home dealer
497 who sells only park trailers.

498

499 The department shall, if it deems necessary, cause an
500 investigation to be made to ascertain if the facts set forth in
501 the application are true and shall not issue a license to the
502 applicant until it is satisfied that the facts set forth in the
503 application are true.

504 Section 10. Subsections (1) and (2) of section 322.251,
505 Florida Statutes, are amended to read:

506 322.251 Notice of cancellation, suspension, revocation, or
507 disqualification of license.-

508 (1) All orders of cancellation, suspension, revocation, or
509 disqualification issued under ~~the provisions of~~ this chapter,
510 chapter 318, or chapter 324 must, ~~or ss. 627.732-627.734 shall~~
511 be given either by personal delivery ~~thereof~~ to the licensee
512 whose license is being canceled, suspended, revoked, or
513 disqualified or by deposit in the United States mail in an
514 envelope, first class, postage prepaid, addressed to the
515 licensee at his or her last known mailing address furnished to
516 the department. Such mailing by the department constitutes
517 notification, and any failure by the person to receive the
518 mailed order will not affect or stay the effective date or term
519 of the cancellation, suspension, revocation, or disqualification
520 of the licensee's driving privilege.

521 (2) The giving of notice and an order of cancellation,
522 suspension, revocation, or disqualification by mail is complete

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523 upon expiration of 20 days after deposit in the United States
524 mail for all notices except those issued under chapter 324 ~~or~~
525 ~~ss. 627.732-627.734~~, which are complete 15 days after deposit in
526 the United States mail. Proof of the giving of notice and an
527 order of cancellation, suspension, revocation, or
528 disqualification in either manner must ~~shall~~ be made by entry in
529 the records of the department that such notice was given. The
530 entry is admissible in the courts of this state and constitutes
531 sufficient proof that such notice was given.

532 Section 11. Paragraph (a) of subsection (8) of section
533 322.34, Florida Statutes, is amended to read:

534 322.34 Driving while license suspended, revoked, canceled,
535 or disqualified.—

536 (8) (a) Upon the arrest of a person for the offense of
537 driving while the person's driver license or driving privilege
538 is suspended or revoked, the arresting officer shall determine:

539 1. Whether the person's driver license is suspended or
540 revoked, or the person is under suspension or revocation
541 equivalent status.

542 2. Whether the person's driver license has remained
543 suspended or revoked, or the person has been under suspension or
544 revocation equivalent status, since a conviction for the offense
545 of driving with a suspended or revoked license.

546 3. Whether the suspension, revocation, or suspension or
547 revocation equivalent status was made under s. 316.646 ~~or s.~~
548 ~~627.733~~, relating to failure to maintain required security, or
549 under s. 322.264, relating to habitual traffic offenders.

550 4. Whether the driver is the registered owner or co-owner
551 of the vehicle.

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552 Section 12. Section 324.011, Florida Statutes, is amended
553 to read:

554 324.011 Legislative intent; purpose of chapter.-

555 (1) It is the intent of the Legislature that this chapter:

556 (a) Ensure that the privilege of owning or operating a
557 motor vehicle in this state is exercised ~~to recognize the~~
558 ~~existing privilege to own or operate a motor vehicle on the~~
559 ~~public streets and highways of this state when such vehicles are~~
560 ~~used with due consideration for~~ the safety of others and ~~their~~
561 ~~property.~~, ~~and to~~

562 (b) Promote safety. ~~and~~

563 (c) Provide financial security requirements for ~~such~~ owners
564 ~~and~~ ~~or~~ operators whose responsibility it is to recompense others
565 for injury to person or property caused by the operation of a
566 motor vehicle.

567 (2) The purpose of this chapter is to require every owner
568 or operator of a motor vehicle that is required to be registered
569 in this state to establish, maintain, ~~Therefore, it is required~~
570 ~~herein that the operator of a motor vehicle involved in a crash~~
571 ~~or convicted of certain traffic offenses meeting the operative~~
572 ~~provisions of s. 324.051(2) shall respond for such damages and~~
573 ~~show proof of financial ability to respond for damages~~ arising
574 out of the ownership, maintenance, or use of a motor vehicle ~~in~~
575 ~~future accidents~~ as a requisite to owning or operating a motor
576 vehicle in this state ~~his or her future exercise of such~~
577 ~~privileges.~~

578 Section 13. Subsections (1) and (7) and paragraph (c) of
579 subsection (9) of section 324.021, Florida Statutes, are
580 amended, and subsection (12) is added to that section, to read:

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581 324.021 Definitions; minimum insurance required.—The
582 following words and phrases when used in this chapter shall, for
583 the purpose of this chapter, have the meanings respectively
584 ascribed to them in this section, except in those instances
585 where the context clearly indicates a different meaning:

586 (1) MOTOR VEHICLE.—Every self-propelled vehicle that is
587 designed and required to be licensed for use upon a highway,
588 including trailers and semitrailers designed for use with such
589 vehicles, except traction engines, road rollers, farm tractors,
590 power shovels, and well drillers, and every vehicle that is
591 propelled by electric power obtained from overhead wires but not
592 operated upon rails, but not including any personal delivery
593 device or mobile carrier as defined in s. 316.003, bicycle,
594 electric bicycle, or moped. ~~However, the term "motor vehicle"~~
595 ~~does not include a motor vehicle as defined in s. 627.732(3)~~
596 ~~when the owner of such vehicle has complied with the~~
597 ~~requirements of ss. 627.730-627.7405, inclusive, unless the~~
598 ~~provisions of s. 324.051 apply; and, in such case, the~~
599 ~~applicable proof of insurance provisions of s. 320.02 apply.~~

600 (7) PROOF OF FINANCIAL RESPONSIBILITY.—Beginning July 1,
601 2025, ~~That~~ proof of ability to respond in damages for liability
602 on account of crashes arising out of the ownership, maintenance,
603 or use of a motor vehicle:

604 (a) With respect to a motor vehicle other than a commercial
605 motor vehicle, nonpublic sector bus, or for-hire passenger
606 transportation vehicle, in the amounts specified in s.
607 324.022(1). ~~in the amount of \$10,000 because of bodily injury~~
608 ~~to, or death of, one person in any one crash;~~

609 (b) ~~Subject to such limits for one person, in the amount of~~

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610 ~~\$20,000 because of bodily injury to, or death of, two or more~~
 611 ~~persons in any one crash;~~

612 ~~(c) In the amount of \$10,000 because of injury to, or~~
 613 ~~destruction of, property of others in any one crash; and~~

614 (b)(d) With respect to commercial motor vehicles ~~and~~
 615 ~~nonpublic sector buses~~, in the amounts specified in s. 627.7415
 616 ~~ss. 627.7415 and 627.742, respectively.~~

617 (c) With respect to nonpublic sector buses, in the amounts
 618 specified in s. 627.742.

619 (d) With respect to for-hire passenger transportation
 620 vehicles, in the amounts specified in s. 324.032.

621 (9) OWNER; OWNER/LESSOR; APPLICATION.—

622 (c) *Application.*—

623 1. The limits on liability in subparagraphs (b)2. and 3. do
 624 not apply to an owner of motor vehicles that are used for
 625 commercial activity in the owner's ordinary course of business,
 626 other than a rental company that rents or leases motor vehicles.
 627 For purposes of this paragraph, the term "rental company"
 628 includes only an entity that is engaged in the business of
 629 renting or leasing motor vehicles to the general public and that
 630 rents or leases a majority of its motor vehicles to persons with
 631 no direct or indirect affiliation with the rental company. The
 632 term "rental company" also includes:

633 a. A related rental or leasing company that is a subsidiary
 634 of the same parent company as that of the renting or leasing
 635 company that rented or leased the vehicle.

636 b. The holder of a motor vehicle title or an equity
 637 interest in a motor vehicle title if the title or equity
 638 interest is held pursuant to or to facilitate an asset-backed

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639 securitization of a fleet of motor vehicles used solely in the
640 business of renting or leasing motor vehicles to the general
641 public and under the dominion and control of a rental company,
642 as described in this subparagraph, in the operation of such
643 rental company's business.

644 2. Furthermore, with respect to commercial motor vehicles
645 as defined in s. 207.002 or s. 320.01(25) ~~s. 627.732~~, the limits
646 on liability in subparagraphs (b)2. and 3. do not apply if, at
647 the time of the incident, the commercial motor vehicle is being
648 used in the transportation of materials found to be hazardous
649 for the purposes of the Hazardous Materials Transportation
650 Authorization Act of 1994, as amended, 49 U.S.C. ss. 5101 et
651 seq., and that is required pursuant to such act to carry
652 placards warning others of the hazardous cargo, unless at the
653 time of lease or rental either:

654 a. The lessee indicates in writing that the vehicle will
655 not be used to transport materials found to be hazardous for the
656 purposes of the Hazardous Materials Transportation Authorization
657 Act of 1994, as amended, 49 U.S.C. ss. 5101 et seq.; or

658 b. The lessee or other operator of the commercial motor
659 vehicle has in effect insurance with limits of at least \$5
660 million ~~\$5,000,000~~ combined property damage and bodily injury
661 liability.

662 3.a. A motor vehicle dealer, or a motor vehicle dealer's
663 leasing or rental affiliate, that provides a temporary
664 replacement vehicle at no charge or at a reasonable daily charge
665 to a service customer whose vehicle is being held for repair,
666 service, or adjustment by the motor vehicle dealer is immune
667 from any cause of action and is not liable, vicariously or

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668 directly, under general law solely by reason of being the owner
669 of the temporary replacement vehicle for harm to persons or
670 property that arises out of the use, or operation, of the
671 temporary replacement vehicle by any person during the period
672 the temporary replacement vehicle has been entrusted to the
673 motor vehicle dealer's service customer if there is no
674 negligence or criminal wrongdoing on the part of the motor
675 vehicle owner, or its leasing or rental affiliate.

676 b. For purposes of this section, and notwithstanding any
677 other ~~provision of general law~~, a motor vehicle dealer, or a
678 motor vehicle dealer's leasing or rental affiliate, that gives
679 possession, control, or use of a temporary replacement vehicle
680 to a motor vehicle dealer's service customer may not be adjudged
681 liable in a civil proceeding absent negligence or criminal
682 wrongdoing on the part of the motor vehicle dealer, or the motor
683 vehicle dealer's leasing or rental affiliate, if the motor
684 vehicle dealer or the motor vehicle dealer's leasing or rental
685 affiliate executes a written rental or use agreement and obtains
686 from the person receiving the temporary replacement vehicle a
687 copy of the person's driver license and insurance information
688 reflecting at least the minimum motor vehicle insurance coverage
689 required in the state. Any subsequent determination that the
690 driver license or insurance information provided to the motor
691 vehicle dealer, or the motor vehicle dealer's leasing or rental
692 affiliate, was in any way false, fraudulent, misleading,
693 nonexistent, canceled, not in effect, or invalid does not alter
694 or diminish the protections provided by this section, unless the
695 motor vehicle dealer, or the motor vehicle dealer's leasing or
696 rental affiliate, had actual knowledge thereof at the time

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697 possession of the temporary replacement vehicle was provided.

698 c. For purposes of this subparagraph, the term:

699 (I) "Control" means the power to direct the management and
700 policies of a person, whether through ownership of voting
701 securities or otherwise.

702 (II) "Motor vehicle dealer's leasing or rental affiliate"
703 means a person who directly or indirectly controls, is
704 controlled by, or is under common control with the motor vehicle
705 dealer.

706 d. For purposes of this subparagraph, the term "service
707 customer" does not include an agent or a principal of a motor
708 vehicle dealer or a motor vehicle dealer's leasing or rental
709 affiliate, and does not include an employee of a motor vehicle
710 dealer or a motor vehicle dealer's leasing or rental affiliate
711 unless the employee was provided a temporary replacement
712 vehicle:

713 (I) While the employee's personal vehicle was being held
714 for repair, service, or adjustment by the motor vehicle dealer;

715 (II) In the same manner as other customers who are provided
716 a temporary replacement vehicle while the customer's vehicle is
717 being held for repair, service, or adjustment; and

718 (III) The employee was not acting within the course and
719 scope of his or her employment.

720 (12) FOR-HIRE PASSENGER TRANSPORTATION VEHICLE.—Every for-
721 hire vehicle as defined in s. 320.01(15) which is offered or
722 used to provide transportation for persons, including taxicabs,
723 limousines, and jitneys.

724 Section 14. Section 324.022, Florida Statutes, is amended
725 to read:

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726 324.022 Financial responsibility requirements ~~for property~~
727 ~~damage.~~—

728 (1) (a) Beginning July 1, 2025, every owner or operator of a
729 motor vehicle required to be registered in this state shall
730 establish and continuously maintain the ability to respond in
731 damages for liability on account of accidents arising out of the
732 use of the motor vehicle in the amount of:

733 1. Twenty-five thousand dollars for bodily injury to, or
734 the death of, one person in any one crash and, subject to such
735 limits for one person, in the amount of \$50,000 for bodily
736 injury to, or the death of, two or more persons in any one
737 crash; and

738 2. Ten thousand dollars for ~~\$10,000 because of~~ damage to,
739 or destruction of, property of others in any one crash.

740 (b) The requirements of paragraph (a) ~~this section~~ may be
741 met by one of the methods established in s. 324.031; by self-
742 insuring as authorized by s. 768.28(16); or by maintaining a
743 motor vehicle liability insurance policy that ~~an insurance~~
744 ~~policy providing coverage for property damage liability in the~~
745 ~~amount of at least \$10,000 because of damage to, or destruction~~
746 ~~of, property of others in any one accident arising out of the~~
747 ~~use of the motor vehicle. The requirements of this section may~~
748 ~~also be met by having a policy which provides~~ combined property
749 damage liability and bodily injury liability coverage for any
750 one crash arising out of the ownership, maintenance, or use of a
751 motor vehicle and that conforms to the requirements of s.
752 324.151 in the amount of at least \$60,000 for every owner or
753 operator subject to the financial responsibility required in
754 paragraph (a) ~~\$30,000 for combined property damage liability and~~

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755 ~~bodily injury liability for any one crash arising out of the use~~
756 ~~of the motor vehicle. The policy, with respect to coverage for~~
757 ~~property damage liability, must meet the applicable requirements~~
758 ~~of s. 324.151, subject to the usual policy exclusions that have~~
759 ~~been approved in policy forms by the Office of Insurance~~
760 ~~Regulation. No insurer shall have any duty to defend uncovered~~
761 ~~claims irrespective of their joinder with covered claims.~~

762 (2) As used in this section, the term:

763 (a) "Motor vehicle" means any self-propelled vehicle that
764 has four or more wheels and that is of a type designed and
765 required to be licensed for use on the highways of this state,
766 and any trailer or semitrailer designed for use with such
767 vehicle. The term does not include the following:

768 1. A mobile home as defined in s. 320.01(2)(a).

769 2. A motor vehicle that is used in mass transit and
770 designed to transport more than five passengers, exclusive of
771 the operator of the motor vehicle, and that is owned by a
772 municipality, transit authority, or political subdivision of the
773 state.

774 3. A school bus as defined in s. 1006.25, which must
775 maintain security as required under s. 316.615.

776 4. A commercial motor vehicle as defined in s. 207.002 or
777 s. 320.01(25), which must maintain security as required under
778 ss. 324.031 and 627.7415.

779 5. A nonpublic sector bus, which must maintain security as
780 required under ss. 324.031 and 627.742.

781 ~~6.4. A vehicle providing for-hire passenger transportation~~
782 ~~vehicle, which must that is subject to the provisions of s.~~
783 ~~324.031. A taxicab shall maintain security as required under s.~~

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784 324.032 ~~s. 324.032(1)~~.

785 ~~7.5.~~ A personal delivery device as defined in s. 316.003,
786 which must maintain security as required under s. 316.2071(4).

787 (b) "Owner" means the person who holds legal title to a
788 motor vehicle or the debtor or lessee who has the right to
789 possession of a motor vehicle that is the subject of a security
790 agreement or lease with an option to purchase.

791 (3) Each nonresident owner or registrant of a motor vehicle
792 that, whether operated or not, has been physically present
793 within this state for more than 90 days during the preceding 365
794 days shall maintain security as required by subsection (1). The
795 security must be ~~that is~~ in effect continuously throughout the
796 period the motor vehicle remains within this state.

797 (4) An ~~The~~ owner or registrant of a motor vehicle who is
798 ~~exempt from the requirements of this section if she or he is a~~
799 member of the United States Armed Forces and is called to or on
800 active duty outside the United States in an emergency situation
801 is exempt from this section while he or she. ~~The exemption~~
802 ~~provided by this subsection applies only as long as the member~~
803 ~~of the Armed Forces is on such active duty. This exemption~~
804 ~~outside the United States and applies only while the vehicle~~
805 covered by the security is not operated by any person. Upon
806 receipt of a written request by the insured to whom the
807 exemption provided in this subsection applies, the insurer shall
808 cancel the coverages and return any unearned premium or suspend
809 the security required by this section. Notwithstanding s.
810 324.0221(2) ~~s. 324.0221(3)~~, the department may not suspend the
811 registration or operator's license of an ~~any~~ owner or registrant
812 of a motor vehicle during the time she or he qualifies for the

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813 ~~an~~ exemption under this subsection. An ~~Any~~ owner or registrant
814 of a motor vehicle who qualifies for the ~~an~~ exemption under this
815 subsection shall immediately notify the department before ~~prior~~
816 ~~to~~ and at the end of the expiration of the exemption.

817 Section 15. Subsections (1) and (2) of section 324.0221,
818 Florida Statutes, are amended to read:

819 324.0221 Reports by insurers to the department; suspension
820 of driver license and vehicle registrations; reinstatement.—

821 (1) (a) Each insurer that has issued a policy providing
822 ~~personal injury protection coverage or property damage~~ liability
823 coverage shall report the cancellation or nonrenewal thereof to
824 the department within 10 days after the processing date or
825 effective date of each cancellation or nonrenewal. Upon the
826 issuance of a policy providing ~~personal injury protection~~
827 ~~coverage or property damage~~ liability coverage to a named
828 insured not previously insured by the insurer during that
829 calendar year, the insurer shall report the issuance of the new
830 policy to the department within 10 days. The report must ~~shall~~
831 be in the form ~~and format~~ and contain any information required
832 by the department and must be provided in a format that is
833 compatible with the data processing capabilities of the
834 department. Failure by an insurer to file proper reports with
835 the department as required by this subsection constitutes a
836 violation of the Florida Insurance Code. These records may ~~shall~~
837 be used by the department only for enforcement and regulatory
838 purposes, including the generation by the department of data
839 regarding compliance by owners of motor vehicles with the
840 requirements for financial responsibility coverage.

841 (b) With respect to an insurance policy providing ~~personal~~

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842 ~~injury protection coverage or property damage~~ liability
843 coverage, each insurer shall notify the named insured, or the
844 first-named insured in the case of a commercial fleet policy, in
845 writing that any cancellation or nonrenewal of the policy will
846 be reported by the insurer to the department. The notice must
847 also inform the named insured that failure to maintain bodily
848 injury liability ~~personal injury protection~~ coverage and
849 property damage liability coverage on a motor vehicle when
850 required by law may result in the loss of registration and
851 driving privileges in this state and inform the named insured of
852 the amount of the reinstatement fees required by this section.
853 This notice is for informational purposes only, and an insurer
854 is not civilly liable for failing to provide this notice.

855 (2) The department shall suspend, after due notice and an
856 opportunity to be heard, the registration and driver license of
857 any owner or registrant of a motor vehicle for ~~with respect to~~
858 which security is required under s. 324.022, s. 324.023, s.
859 324.032, s. 627.7415, or s. 627.742 ~~ss. 324.022 and 627.733~~
860 upon:

861 (a) The department's records showing that the owner or
862 registrant of such motor vehicle does ~~did~~ not have the ~~in full~~
863 ~~force and effect when~~ required security in full force and effect
864 ~~that complies with the requirements of ss. 324.022 and 627.733;~~
865 or

866 (b) Notification by the insurer to the department, in a
867 form approved by the department, of cancellation or termination
868 of the required security.

869 Section 16. Section 324.0222, Florida Statutes, is created
870 to read:

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871 324.0222 Application of driver license and registration
872 suspensions for failure to maintain security; reinstatement.—All
873 suspensions of driver licenses or motor vehicle registrations
874 for failure to maintain security as required by law in effect
875 before July 1, 2025, remain in full force and effect after July
876 1, 2025. A driver may reinstate a suspended driver license or
877 registration as provided under s. 324.0221.

878 Section 17. Section 324.023, Florida Statutes, is amended
879 to read:

880 324.023 Financial responsibility for bodily injury or
881 death.—In addition to any other financial responsibility
882 required by law, every owner or operator of a motor vehicle that
883 is required to be registered in this state, or that is located
884 within this state, and who, regardless of adjudication of guilt,
885 has been found guilty of or entered a plea of guilty or nolo
886 contendere to a charge of driving under the influence under s.
887 316.193 after October 1, 2007, shall, by one of the methods
888 established in s. 324.031(1) (a) or (b) ~~s. 324.031(1) or (2)~~,
889 establish and maintain the ability to respond in damages for
890 liability on account of accidents arising out of the use of a
891 motor vehicle in the amount of \$100,000 because of bodily injury
892 to, or death of, one person in any one crash and, subject to
893 such limits for one person, in the amount of \$300,000 because of
894 bodily injury to, or death of, two or more persons in any one
895 crash and in the amount of \$50,000 because of property damage in
896 any one crash. If the owner or operator chooses to establish and
897 maintain such ability by furnishing a certificate of deposit
898 pursuant to s. 324.031(1) (b) ~~s. 324.031(2)~~, such certificate of
899 deposit must be at least \$350,000. Such higher limits must be

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900 carried for a minimum period of 3 years. If the owner or
 901 operator has not been convicted of driving under the influence
 902 or a felony traffic offense for a period of 3 years from the
 903 date of reinstatement of driving privileges for a violation of
 904 s. 316.193, the owner or operator is ~~shall be~~ exempt from this
 905 section.

906 Section 18. Section 324.031, Florida Statutes, is amended
 907 to read:

908 324.031 Manner of proving financial responsibility.-

909 (1) ~~The owner or operator of a taxicab, limousine, jitney,~~
 910 ~~or any other for-hire passenger transportation vehicle may prove~~
 911 ~~financial responsibility by providing satisfactory evidence of~~
 912 ~~holding a motor vehicle liability policy as defined in s.~~
 913 ~~324.021(8) or s. 324.151, which policy is issued by an insurance~~
 914 ~~carrier which is a member of the Florida Insurance Guaranty~~
 915 ~~Association.~~ The operator or owner of a motor vehicle other than
 916 a for-hire passenger transportation ~~any other~~ vehicle may prove
 917 his or her financial responsibility by:

918 (a) ~~(1)~~ Furnishing satisfactory evidence of holding a motor
 919 vehicle liability policy as defined in ss. 324.021(8) and
 920 324.151 which provides liability coverage for the motor vehicle
 921 being operated;

922 (b) ~~(2)~~ Furnishing a certificate of self-insurance showing a
 923 deposit of cash in accordance with s. 324.161; or

924 (c) ~~(3)~~ Furnishing a certificate of self-insurance issued by
 925 the department in accordance with s. 324.171.

926 (2) Beginning July 1, 2025, ~~any person, including any firm,~~
 927 ~~partnership, association, corporation, or other person, other~~
 928 ~~than a natural person,~~ electing to use the method of proof

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929 specified in paragraph (1)(b) ~~subsection (2)~~ shall do both of
 930 the following:

931 (a) Furnish a certificate of deposit equal to the number of
 932 vehicles owned times \$60,000 ~~\$30,000~~, up to a maximum of
 933 \$240,000. ~~\$120,000.~~

934 ~~(b) In addition, any such person, other than a natural~~
 935 ~~person, shall~~ Maintain insurance providing coverage that meets
 936 the requirements of s. 324.151 and has in excess of limits of:

937 1. At least \$125,000 for bodily injury to, or the death of,
 938 one person in any one crash and, subject to such limits for one
 939 person, in the amount of \$250,000 for bodily injury to, or the
 940 death of, two or more persons in any one crash; and \$50,000 for
 941 damage to, or destruction of, property of others in any one
 942 crash; or

943 2. At least \$300,000 for combined bodily injury liability
 944 and property damage liability for any one crash
 945 ~~\$10,000/20,000/10,000 or \$30,000 combined single limits, and~~
 946 ~~such excess insurance shall provide minimum limits of~~
 947 ~~\$125,000/250,000/50,000 or \$300,000 combined single limits.~~
 948 ~~These increased limits shall not affect the requirements for~~
 949 ~~proving financial responsibility under s. 324.032(1).~~

950 Section 19. Section 324.032, Florida Statutes, is amended
 951 to read:

952 324.032 ~~Manner of proving~~ Financial responsibility for,
 953 for-hire passenger transportation vehicles. ~~Notwithstanding the~~
 954 ~~provisions of s. 324.031:~~

955 (1) An owner or a lessee of a for-hire passenger
 956 transportation vehicle that is required to be registered in this
 957 state shall establish and continuously maintain the ability to

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958 respond in damages for liability on account of accidents arising
959 out of the ownership, maintenance, or use of the for-hire
960 passenger transportation vehicle, in the amount of:

961 (a) One hundred twenty-five thousand dollars for bodily
962 injury to, or the death of, one person in any one crash and,
963 subject to such limits for one person, in the amount of \$250,000
964 for bodily injury to, or the death of, two or more persons in
965 any one crash; and ~~A person who is either the owner or a lessee~~
966 ~~required to maintain insurance under s. 627.733(1) (b) and who~~
967 ~~operates one or more taxicabs, limousines, jitneys, or any other~~
968 ~~for-hire passenger transportation vehicles may prove financial~~
969 ~~responsibility by furnishing satisfactory evidence of holding a~~
970 ~~motor vehicle liability policy, but with minimum limits of~~
971 ~~\$125,000/250,000/50,000.~~

972 (b) Fifty thousand dollars for damage to, or destruction
973 of, property of others in any one crash ~~A person who is either~~
974 ~~the owner or a lessee required to maintain insurance under s.~~
975 ~~324.021(9) (b) and who operates limousines, jitneys, or any other~~
976 ~~for-hire passenger vehicles, other than taxicabs, may prove~~
977 ~~financial responsibility by furnishing satisfactory evidence of~~
978 ~~holding a motor vehicle liability policy as defined in s.~~
979 ~~324.031.~~

980 (2) Except as provided in subsection (3), the requirements
981 of this section must be met by the owner or lessee providing
982 satisfactory evidence of holding a motor vehicle liability
983 policy conforming to the requirements of s. 324.151 which is
984 issued by an insurance carrier that is a member of the Florida
985 Insurance Guaranty Association.

986 (3) An owner or a lessee who ~~is required to maintain~~

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987 ~~insurance under s. 324.021(9)(b) and who~~ operates at least 300
988 ~~taxicabs, limousines, jitneys, or any other~~ for-hire passenger
989 transportation vehicles may provide financial responsibility by
990 complying with ~~the provisions of~~ s. 324.171, which must ~~such~~
991 ~~compliance~~ to be demonstrated by maintaining at its principal
992 place of business an audited financial statement, prepared in
993 accordance with generally accepted accounting principles, and
994 providing to the department a certification issued by a
995 certified public accountant that the applicant's net worth is at
996 least equal to the requirements of s. 324.171 as determined by
997 the Office of Insurance Regulation of the Financial Services
998 Commission, including claims liabilities in an amount certified
999 as adequate by a Fellow of the Casualty Actuarial Society.

1000
1001 Upon request by the department, the applicant shall ~~must~~ provide
1002 the department at the applicant's principal place of business in
1003 this state access to the applicant's underlying financial
1004 information and financial statements that provide the basis of
1005 the certified public accountant's certification. The applicant
1006 shall reimburse the requesting department for all reasonable
1007 costs incurred by it in reviewing the supporting information.
1008 The maximum amount of self-insurance permissible under this
1009 subsection is \$300,000 and must be stated on a per-occurrence
1010 basis, and the applicant shall maintain adequate excess
1011 insurance issued by an authorized or eligible insurer licensed
1012 or approved by the Office of Insurance Regulation. All risks
1013 self-insured ~~shall~~ remain with the owner or lessee providing it,
1014 and the risks are not transferable to any other person, unless a
1015 policy complying with subsections (1) and (2) ~~subsection (1)~~ is

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1016 obtained.

1017 Section 20. Subsection (2) of section 324.051, Florida
1018 Statutes, is amended, and subsection (4) is added to that
1019 section, to read:

1020 324.051 Reports of crashes; suspensions of licenses and
1021 registrations.—

1022 (2) (a) Thirty days after receipt of notice of any accident
1023 described in paragraph (1) (a) involving a motor vehicle within
1024 this state, the department shall suspend, after due notice and
1025 opportunity to be heard, the license of each operator and all
1026 registrations of the owner of the vehicles operated by such
1027 operator whether or not involved in such crash and, in the case
1028 of a nonresident owner or operator, shall suspend such
1029 nonresident's operating privilege in this state, unless such
1030 operator or owner shall, prior to the expiration of such 30
1031 days, be found by the department to be exempt from the operation
1032 of this chapter, based upon evidence satisfactory to the
1033 department that:

1034 1. The motor vehicle was legally parked at the time of such
1035 crash.

1036 2. The motor vehicle was owned by the United States
1037 Government, this state, or any political subdivision of this
1038 state or any municipality therein.

1039 3. Such operator or owner has secured a duly acknowledged
1040 written agreement providing for release from liability by all
1041 parties injured as the result of said crash and has complied
1042 with one of the provisions of s. 324.031.

1043 4. Such operator or owner has deposited with the department
1044 security to conform with s. 324.061 when applicable and has

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1045 complied with one of the provisions of s. 324.031.

1046 5. One year has elapsed since such owner or operator was
1047 suspended pursuant to subsection (3), the owner or operator has
1048 complied with one of the provisions of s. 324.031, and no bill
1049 of complaint of which the department has notice has been filed
1050 in a court of competent jurisdiction.

1051 (b) This subsection does ~~shall~~ not apply:

1052 1. To such operator or owner if such operator or owner had
1053 in effect at the time of such crash or traffic conviction a
1054 motor vehicle ~~an automobile~~ liability policy with respect to all
1055 of the registered motor vehicles owned by such operator or
1056 owner.

1057 2. To such operator, if not the owner of such motor
1058 vehicle, if there was in effect at the time of such crash or
1059 traffic conviction a motor vehicle ~~an automobile~~ liability
1060 policy or bond with respect to his or her operation of motor
1061 vehicles not owned by him or her.

1062 3. To such operator or owner if the liability of such
1063 operator or owner for damages resulting from such crash is, in
1064 the judgment of the department, covered by any other form of
1065 liability insurance or bond.

1066 4. To any person who has obtained from the department a
1067 certificate of self-insurance, in accordance with s. 324.171, or
1068 to any person operating a motor vehicle for such self-insurer.

1069
1070 A ~~No~~ such policy or bond is not ~~shall be~~ effective under this
1071 subsection unless it contains limits of not less than those
1072 specified in s. 324.021(7).

1073 (4) As used in this section, the term "motor vehicle"

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1074 includes a motorcycle as defined in s. 320.01(26).

1075 Section 21. Section 324.071, Florida Statutes, is amended
1076 to read:

1077 324.071 Reinstatement; renewal of license; reinstatement
1078 fee.—An ~~Any~~ operator or owner whose license or registration has
1079 been suspended pursuant to s. 324.051(2), s. 324.072, s.
1080 324.081, or s. 324.121 may effect its reinstatement upon
1081 compliance with ~~the provisions of~~ s. 324.051(2) (a)3. or 4., or
1082 s. 324.081(2) and (3), as the case may be, and with one of the
1083 provisions of s. 324.031 and upon payment to the department of a
1084 nonrefundable reinstatement fee of \$15. Only one such fee may
1085 ~~shall~~ be paid by any one person regardless ~~irrespective~~ of the
1086 number of licenses and registrations to be then reinstated or
1087 issued to such person. ~~All~~ Such fees must ~~shall~~ be deposited in
1088 ~~to~~ a department trust fund. If ~~When~~ the reinstatement of any
1089 license or registration is effected by compliance with s.
1090 324.051(2) (a)3. or 4., the department may ~~shall~~ not renew the
1091 license or registration within a period of 3 years after ~~from~~
1092 such reinstatement, and no ~~nor shall any~~ other license or
1093 registration may be issued in the name of such person, unless
1094 the operator continues ~~is continuing~~ to comply with ~~one of the~~
1095 ~~provisions of~~ s. 324.031.

1096 Section 22. Subsection (1) of section 324.091, Florida
1097 Statutes, is amended to read:

1098 324.091 Notice to department; notice to insurer.—

1099 (1) Each owner and operator involved in a crash or
1100 conviction case within the purview of this chapter shall furnish
1101 evidence of ~~automobile liability insurance or~~ motor vehicle
1102 liability insurance within 14 days after the date of the mailing

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1103 of notice of crash by the department in the form and manner as
 1104 it may designate. Upon receipt of evidence that a ~~an automobile~~
 1105 ~~liability policy or~~ motor vehicle liability policy was in effect
 1106 at the time of the crash or conviction case, the department
 1107 shall forward to the insurer such information for verification
 1108 in a method as determined by the department. The insurer shall
 1109 respond to the department within 20 days after the notice as to
 1110 whether ~~or not~~ such information is valid. If the department
 1111 determines that a ~~an automobile liability policy or~~ motor
 1112 vehicle liability policy was not in effect and did not provide
 1113 coverage for both the owner and the operator, it must ~~shall~~ take
 1114 action as it is authorized to do under this chapter.

1115 Section 23. Section 324.151, Florida Statutes, is amended
 1116 to read:

1117 324.151 Motor vehicle liability policies; required
 1118 provisions.—

1119 (1) A motor vehicle liability policy that serves as to be
 1120 proof of financial responsibility under s. 324.031(1)(a) must s.
 1121 ~~324.031(1) shall~~ be issued to owners or operators of motor
 1122 vehicles under the following provisions:

1123 (a) A motor vehicle ~~An owner's~~ liability insurance policy
 1124 issued to an owner of a motor vehicle required to be registered
 1125 in this state must designate by explicit description or by
 1126 appropriate reference all motor vehicles for ~~with respect to~~
 1127 which coverage is thereby granted. The policy, must insure the
 1128 person or persons ~~owner~~ named therein, and, unless ~~except for a~~
 1129 ~~named driver~~ excluded under s. 627.747, must insure any resident
 1130 relative of a named insured ~~other person as operator using such~~
 1131 ~~motor vehicle or motor vehicles with the express or implied~~

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1132 ~~permission of such owner against loss~~ from the liability imposed
1133 by law for damage arising out of the ownership, maintenance, or
1134 use of any such motor vehicle ~~or motor vehicles within the~~
1135 ~~United States or the Dominion of Canada, subject to limits,~~
1136 ~~exclusive of interest and costs with respect to each such motor~~
1137 ~~vehicle as is provided for under s. 324.021(7).~~ The policy must
1138 also insure any person operating an insured motor vehicle with
1139 the express or implied permission of a named insured against
1140 loss from the liability imposed by law for damage arising out of
1141 the use of any motor vehicle, unless that person was excluded
1142 under s. 627.747. However, the insurer may include provisions in
1143 its policy excluding liability coverage for a motor vehicle not
1144 designated as an insured vehicle on the policy if such motor
1145 vehicle does not qualify as a newly acquired vehicle or as a
1146 temporary substitute vehicle and was owned by the insured or was
1147 furnished for an insured's regular use for more than 30
1148 consecutive days before the event giving rise to the claim.
1149 Insurers may make available, with respect to property damage
1150 liability coverage, a deductible amount not to exceed \$500. In
1151 the event of a property damage loss covered by a policy
1152 containing a property damage deductible provision, the insurer
1153 shall pay to the third-party claimant the amount of any property
1154 damage liability settlement or judgment, subject to policy
1155 limits, as if no deductible existed.

1156 (b) A motor vehicle liability insurance policy issued to a
1157 person who does not own a ~~An operator's~~ motor vehicle must
1158 ~~liability policy of insurance shall insure the person~~ or persons
1159 ~~named therein against loss from the liability imposed upon him~~
1160 ~~or her~~ by law for damages arising out of the use ~~by the person~~

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1161 of any motor vehicle not owned by him or her, ~~with the same~~
1162 ~~territorial limits and subject to the same limits of liability~~
1163 ~~as referred to above with respect to an owner's policy of~~
1164 ~~liability insurance.~~

1165 (c) All such motor vehicle liability policies must provide
1166 liability coverage with limits, exclusive of interest and costs,
1167 greater than or equal to the limits specified under s.
1168 324.021(7) for accidents occurring within the United States and
1169 Canada. The policies must ~~shall~~ state the name and address of
1170 the named insured, the coverage afforded by the policy, the
1171 premium charged therefor, the policy period, and the limits of
1172 liability, and must ~~shall~~ contain an agreement or be endorsed
1173 that insurance is provided in accordance with the coverage
1174 defined in this chapter ~~as respects bodily injury and death or~~
1175 ~~property damage or both~~ and is subject to ~~all provisions of this~~
1176 chapter. The said policies must ~~shall~~ also contain a provision
1177 that the satisfaction by an insured of a judgment for such
1178 injury or damage may ~~shall~~ not be a condition precedent to the
1179 right or duty of the insurance carrier to make payment on
1180 account of such injury or damage, and must ~~shall~~ also contain a
1181 provision that bankruptcy or insolvency of the insured or of the
1182 insured's estate does ~~shall~~ not relieve the insurance carrier of
1183 any of its obligations under the ~~said~~ policy.

1184 (2) ~~The provisions of This section is~~ shall not be
1185 applicable to any motor vehicle ~~automobile~~ liability policy
1186 unless and until it is furnished as proof of financial
1187 responsibility for the future pursuant to s. 324.031, and then
1188 applies only from and after the date the ~~said~~ policy is so
1189 furnished.

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1190 (3) As used in this section, the term:

1191 (a) "Newly acquired vehicle" means a vehicle owned by a
1192 named insured or resident relative of the named insured which
1193 was acquired no more than 30 days before an accident.

1194 (b) "Resident relative" means a person related to a named
1195 insured by any degree by blood, marriage, or adoption, including
1196 a ward or foster child, who makes his or her home in the same
1197 family unit or residence as the named insured, regardless of
1198 whether he or she temporarily lives elsewhere.

1199 (c) "Temporary substitute vehicle" means any motor vehicle
1200 that is not owned by the named insured and that is temporarily
1201 used with the permission of the owner as a substitute for the
1202 owned motor vehicle designated on the policy when the owned
1203 vehicle is withdrawn from normal use because of breakdown,
1204 repair, servicing, loss, or destruction.

1205 Section 24. Section 324.161, Florida Statutes, is amended
1206 to read:

1207 324.161 Proof of financial responsibility; deposit.—If a
1208 person elects to prove his or her financial responsibility under
1209 the method of proof specified in s. 324.031(1)(b), he or she
1210 annually must obtain and submit to the department proof of a
1211 certificate of deposit in the amount required under s.
1212 324.031(2) from a financial institution insured by the Federal
1213 Deposit Insurance Corporation or the National Credit Union
1214 Administration Annually, before any certificate of insurance may
1215 be issued to a person, including any firm, partnership,
1216 association, corporation, or other person, other than a natural
1217 person, proof of a certificate of deposit of \$30,000 issued and
1218 held by a financial institution must be submitted to the

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1219 department. A power of attorney will be issued to and held by
 1220 the department, and may be executed upon a judgment issued
 1221 against such person making the deposit, for damages for ~~because~~
 1222 ~~of~~ bodily injury to or death of any person or for damages for
 1223 ~~because of~~ injury to or destruction of property resulting from
 1224 the use or operation of any motor vehicle occurring after such
 1225 deposit was made. Money so deposited is ~~shall~~ not ~~be~~ subject to
 1226 attachment or execution unless such attachment or execution
 1227 arises ~~shall arise~~ out of a lawsuit ~~suit~~ for such damages as
 1228 aforesaid.

1229 Section 25. Subsections (1) and (2) of section 324.171,
 1230 Florida Statutes, are amended to read:

1231 324.171 Self-insurer.—

1232 (1) A ~~Any~~ person may qualify as a self-insurer by obtaining
 1233 a certificate of self-insurance from the department. ~~which may,~~
 1234 ~~in its discretion and~~ Upon application of such a person, the
 1235 department may issue a said certificate of self-insurance to an
 1236 applicant who satisfies ~~when such person has satisfied~~ the
 1237 requirements of this section. Effective July 1, 2025 ~~to qualify~~
 1238 ~~as a self-insurer under this section:~~

1239 (a) A private individual with private passenger vehicles
 1240 shall possess a net unencumbered worth of at least \$100,000
 1241 ~~\$40,000~~.

1242 (b) A person, including any firm, partnership, association,
 1243 corporation, or other person, other than a natural person,
 1244 shall:

1245 1. Possess a net unencumbered worth of at least \$100,000
 1246 ~~\$40,000~~ for the first motor vehicle and \$50,000 ~~\$20,000~~ for each
 1247 additional motor vehicle; or

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1248 2. Maintain sufficient net worth, in an amount determined
1249 by the department, to be financially responsible for potential
1250 losses. The department annually shall determine the minimum net
1251 worth sufficient to satisfy this subparagraph ~~as determined~~
1252 ~~annually by the department,~~ pursuant to rules adopted
1253 ~~promulgated~~ by the department, with the assistance of the Office
1254 of Insurance Regulation of the Financial Services Commission, ~~to~~
1255 ~~be financially responsible for potential losses.~~ The rules must
1256 consider any ~~shall take into consideration~~ excess insurance
1257 carried by the applicant. The department's determination must
1258 ~~shall~~ be based upon reasonable actuarial principles considering
1259 the frequency, severity, and loss development of claims incurred
1260 by casualty insurers writing coverage on the type of motor
1261 vehicles for which a certificate of self-insurance is desired.

1262 (c) The owner of a commercial motor vehicle, as defined in
1263 s. 207.002 or s. 320.01(25) ~~s. 320.01~~, may qualify as a self-
1264 insurer subject to the standards provided ~~for~~ in subparagraph
1265 (b)2.

1266 (2) The self-insurance certificate must ~~shall~~ provide
1267 limits of liability insurance in the amounts specified under s.
1268 324.021(7) ~~or s. 627.7415~~ and ~~shall provide personal injury~~
1269 ~~protection coverage under s. 627.733(3)(b).~~

1270 Section 26. Section 324.251, Florida Statutes, is amended
1271 to read:

1272 324.251 Short title.—This chapter may be cited as the
1273 "Financial Responsibility Law of 2024 ~~1955~~" and is ~~shall become~~
1274 effective at 12:01 a.m., July 1, 2025 ~~October 1, 1955~~.

1275 Section 27. Subsection (4) of section 400.9905, Florida
1276 Statutes, is amended to read:

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1277 400.9905 Definitions.—

1278 (4) (a) "Clinic" means an entity where health care services
1279 are provided to individuals and which tenders charges for
1280 reimbursement for such services, including a mobile clinic and a
1281 portable equipment provider. As used in this part, the term does
1282 not include and the licensure requirements of this part do not
1283 apply to:

1284 1. ~~(a)~~ Entities licensed or registered by the state under
1285 chapter 395; entities licensed or registered by the state and
1286 providing only health care services within the scope of services
1287 authorized under their respective licenses under ss. 383.30-
1288 383.332, chapter 390, chapter 394, chapter 397, this chapter
1289 except part X, chapter 429, chapter 463, chapter 465, chapter
1290 466, chapter 478, chapter 484, or chapter 651; end-stage renal
1291 disease providers authorized under 42 C.F.R. part 494; providers
1292 certified and providing only health care services within the
1293 scope of services authorized under their respective
1294 certifications under 42 C.F.R. part 485, subpart B, subpart H,
1295 or subpart J; providers certified and providing only health care
1296 services within the scope of services authorized under their
1297 respective certifications under 42 C.F.R. part 486, subpart C;
1298 providers certified and providing only health care services
1299 within the scope of services authorized under their respective
1300 certifications under 42 C.F.R. part 491, subpart A; providers
1301 certified by the Centers for Medicare and Medicaid Services
1302 under the federal Clinical Laboratory Improvement Amendments and
1303 the federal rules adopted thereunder; or any entity that
1304 provides neonatal or pediatric hospital-based health care
1305 services or other health care services by licensed practitioners

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1306 solely within a hospital licensed under chapter 395.

1307 2.~~(b)~~ Entities that own, directly or indirectly, entities
1308 licensed or registered by the state pursuant to chapter 395;
1309 entities that own, directly or indirectly, entities licensed or
1310 registered by the state and providing only health care services
1311 within the scope of services authorized pursuant to their
1312 respective licenses under ss. 383.30-383.332, chapter 390,
1313 chapter 394, chapter 397, this chapter except part X, chapter
1314 429, chapter 463, chapter 465, chapter 466, chapter 478, chapter
1315 484, or chapter 651; end-stage renal disease providers
1316 authorized under 42 C.F.R. part 494; providers certified and
1317 providing only health care services within the scope of services
1318 authorized under their respective certifications under 42 C.F.R.
1319 part 485, subpart B, subpart H, or subpart J; providers
1320 certified and providing only health care services within the
1321 scope of services authorized under their respective
1322 certifications under 42 C.F.R. part 486, subpart C; providers
1323 certified and providing only health care services within the
1324 scope of services authorized under their respective
1325 certifications under 42 C.F.R. part 491, subpart A; providers
1326 certified by the Centers for Medicare and Medicaid Services
1327 under the federal Clinical Laboratory Improvement Amendments and
1328 the federal rules adopted thereunder; or any entity that
1329 provides neonatal or pediatric hospital-based health care
1330 services by licensed practitioners solely within a hospital
1331 licensed under chapter 395.

1332 3.~~(e)~~ Entities that are owned, directly or indirectly, by
1333 an entity licensed or registered by the state pursuant to
1334 chapter 395; entities that are owned, directly or indirectly, by

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1335 an entity licensed or registered by the state and providing only
1336 health care services within the scope of services authorized
1337 pursuant to their respective licenses under ss. 383.30-383.332,
1338 chapter 390, chapter 394, chapter 397, this chapter except part
1339 X, chapter 429, chapter 463, chapter 465, chapter 466, chapter
1340 478, chapter 484, or chapter 651; end-stage renal disease
1341 providers authorized under 42 C.F.R. part 494; providers
1342 certified and providing only health care services within the
1343 scope of services authorized under their respective
1344 certifications under 42 C.F.R. part 485, subpart B, subpart H,
1345 or subpart J; providers certified and providing only health care
1346 services within the scope of services authorized under their
1347 respective certifications under 42 C.F.R. part 486, subpart C;
1348 providers certified and providing only health care services
1349 within the scope of services authorized under their respective
1350 certifications under 42 C.F.R. part 491, subpart A; providers
1351 certified by the Centers for Medicare and Medicaid Services
1352 under the federal Clinical Laboratory Improvement Amendments and
1353 the federal rules adopted thereunder; or any entity that
1354 provides neonatal or pediatric hospital-based health care
1355 services by licensed practitioners solely within a hospital
1356 under chapter 395.

1357 4.~~(d)~~ Entities that are under common ownership, directly or
1358 indirectly, with an entity licensed or registered by the state
1359 pursuant to chapter 395; entities that are under common
1360 ownership, directly or indirectly, with an entity licensed or
1361 registered by the state and providing only health care services
1362 within the scope of services authorized pursuant to their
1363 respective licenses under ss. 383.30-383.332, chapter 390,

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1364 chapter 394, chapter 397, this chapter except part X, chapter
1365 429, chapter 463, chapter 465, chapter 466, chapter 478, chapter
1366 484, or chapter 651; end-stage renal disease providers
1367 authorized under 42 C.F.R. part 494; providers certified and
1368 providing only health care services within the scope of services
1369 authorized under their respective certifications under 42 C.F.R.
1370 part 485, subpart B, subpart H, or subpart J; providers
1371 certified and providing only health care services within the
1372 scope of services authorized under their respective
1373 certifications under 42 C.F.R. part 486, subpart C; providers
1374 certified and providing only health care services within the
1375 scope of services authorized under their respective
1376 certifications under 42 C.F.R. part 491, subpart A; providers
1377 certified by the Centers for Medicare and Medicaid Services
1378 under the federal Clinical Laboratory Improvement Amendments and
1379 the federal rules adopted thereunder; or any entity that
1380 provides neonatal or pediatric hospital-based health care
1381 services by licensed practitioners solely within a hospital
1382 licensed under chapter 395.

1383 5.(e) An entity that is exempt from federal taxation under
1384 26 U.S.C. s. 501(c)(3) or (4), an employee stock ownership plan
1385 under 26 U.S.C. s. 409 that has a board of trustees at least
1386 two-thirds of which are Florida-licensed health care
1387 practitioners and provides only physical therapy services under
1388 physician orders, any community college or university clinic,
1389 and any entity owned or operated by the federal or state
1390 government, including agencies, subdivisions, or municipalities
1391 thereof.

1392 6.(f) A sole proprietorship, group practice, partnership,

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1393 or corporation that provides health care services by physicians
1394 covered by s. 627.419, that is directly supervised by one or
1395 more of such physicians, and that is wholly owned by one or more
1396 of those physicians or by a physician and the spouse, parent,
1397 child, or sibling of that physician.

1398 7.~~(g)~~ A sole proprietorship, group practice, partnership,
1399 or corporation that provides health care services by licensed
1400 health care practitioners under chapter 457, chapter 458,
1401 chapter 459, chapter 460, chapter 461, chapter 462, chapter 463,
1402 chapter 466, chapter 467, chapter 480, chapter 484, chapter 486,
1403 chapter 490, chapter 491, or part I, part III, part X, part
1404 XIII, or part XIV of chapter 468, or s. 464.012, and that is
1405 wholly owned by one or more licensed health care practitioners,
1406 or the licensed health care practitioners set forth in this
1407 subparagraph ~~paragraph~~ and the spouse, parent, child, or sibling
1408 of a licensed health care practitioner if one of the owners who
1409 is a licensed health care practitioner is supervising the
1410 business activities and is legally responsible for the entity's
1411 compliance with all federal and state laws. However, a health
1412 care practitioner may not supervise services beyond the scope of
1413 the practitioner's license, except that, for the purposes of
1414 this part, a clinic owned by a licensee in s. 456.053(3)(b)
1415 which provides only services authorized pursuant to s.
1416 456.053(3)(b) may be supervised by a licensee specified in s.
1417 456.053(3)(b).

1418 8.~~(h)~~ Clinical facilities affiliated with an accredited
1419 medical school at which training is provided for medical
1420 students, residents, or fellows.

1421 9.~~(i)~~ Entities that provide only oncology or radiation

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1422 therapy services by physicians licensed under chapter 458 or
1423 chapter 459 or entities that provide oncology or radiation
1424 therapy services by physicians licensed under chapter 458 or
1425 chapter 459 which are owned by a corporation whose shares are
1426 publicly traded on a recognized stock exchange.

1427 10.~~(j)~~ Clinical facilities affiliated with a college of
1428 chiropractic accredited by the Council on Chiropractic Education
1429 at which training is provided for chiropractic students.

1430 11.~~(k)~~ Entities that provide licensed practitioners to
1431 staff emergency departments or to deliver anesthesia services in
1432 facilities licensed under chapter 395 and that derive at least
1433 90 percent of their gross annual revenues from the provision of
1434 such services. Entities claiming an exemption from licensure
1435 under this subparagraph ~~paragraph~~ must provide documentation
1436 demonstrating compliance.

1437 12.~~(l)~~ Orthotic, prosthetic, pediatric cardiology, or
1438 perinatology clinical facilities or anesthesia clinical
1439 facilities that are not otherwise exempt under subparagraph 1.
1440 or subparagraph 11. ~~paragraph (a) or paragraph (k)~~ and that are
1441 a publicly traded corporation or are wholly owned, directly or
1442 indirectly, by a publicly traded corporation. As used in this
1443 subparagraph ~~paragraph~~, a publicly traded corporation is a
1444 corporation that issues securities traded on an exchange
1445 registered with the United States Securities and Exchange
1446 Commission as a national securities exchange.

1447 13.~~(m)~~ Entities that are owned by a corporation that has
1448 \$250 million or more in total annual sales of health care
1449 services provided by licensed health care practitioners where
1450 one or more of the persons responsible for the operations of the

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1451 entity is a health care practitioner who is licensed in this
1452 state and who is responsible for supervising the business
1453 activities of the entity and is responsible for the entity's
1454 compliance with state law for purposes of this part.

1455 14.~~(n)~~ Entities that employ 50 or more licensed health care
1456 practitioners licensed under chapter 458 or chapter 459 where
1457 the billing for medical services is under a single tax
1458 identification number. The application for exemption under this
1459 subsection must include ~~shall contain information that includes:~~
1460 the name, residence, and business address and telephone ~~phone~~
1461 number of the entity that owns the practice; a complete list of
1462 the names and contact information of all the officers and
1463 directors of the corporation; the name, residence address,
1464 business address, and medical license number of each licensed
1465 Florida health care practitioner employed by the entity; the
1466 corporate tax identification number of the entity seeking an
1467 exemption; a listing of health care services to be provided by
1468 the entity at the health care clinics owned or operated by the
1469 entity; and a certified statement prepared by an independent
1470 certified public accountant which states that the entity and the
1471 health care clinics owned or operated by the entity have not
1472 received payment for health care services under medical payments
1473 ~~personal injury protection insurance~~ coverage for the preceding
1474 year. If the agency determines that an entity that ~~which~~ is
1475 exempt under this subsection has received payments for medical
1476 services under medical payments ~~personal injury protection~~
1477 ~~insurance~~ coverage, the agency may deny or revoke the exemption
1478 from licensure under this subsection.

1479 15.~~(o)~~ Entities that are, directly or indirectly, under the

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1480 common ownership of or that are subject to common control by a
1481 mutual insurance holding company, as defined in s. 628.703, with
1482 an entity issued a certificate of authority under chapter 624 or
1483 chapter 641 which has \$1 billion or more in total annual sales
1484 in this state.

1485 16.~~(p)~~ Entities that are owned by an entity that is a
1486 behavioral health care service provider in at least five other
1487 states; that, together with its affiliates, have \$90 million or
1488 more in total annual revenues associated with the provision of
1489 behavioral health care services; and wherein one or more of the
1490 persons responsible for the operations of the entity is a health
1491 care practitioner who is licensed in this state, who is
1492 responsible for supervising the business activities of the
1493 entity, and who is responsible for the entity's compliance with
1494 state law for purposes of this part.

1495 17.~~(q)~~ Medicaid providers.

1496 (b) Notwithstanding paragraph (a) ~~this subsection~~, an
1497 entity shall be deemed a clinic and must be licensed under this
1498 part in order to receive medical payments coverage reimbursement
1499 under s. 627.7265 unless the entity is:

1500 1. Wholly owned by a physician licensed under chapter 458
1501 or chapter 459 or by the physician and the spouse, parent,
1502 child, or sibling of the physician;

1503 2. Wholly owned by a dentist licensed under chapter 466 or
1504 by the dentist and the spouse, parent, child, or sibling of the
1505 dentist;

1506 3. Wholly owned by a chiropractic physician licensed under
1507 chapter 460 or by the chiropractic physician and the spouse,
1508 parent, child, or sibling of the chiropractic physician;

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1509 4. A hospital or an ambulatory surgical center licensed
 1510 under chapter 395;

1511 5. An entity that wholly owns or is wholly owned, directly
 1512 or indirectly, by a hospital or hospitals licensed under chapter
 1513 395;

1514 6. A clinical facility affiliated with an accredited
 1515 medical school at which training is provided for medical
 1516 students, residents, or fellows;

1517 7. Certified under 42 C.F.R. part 485, subpart H; or

1518 8. Owned by a publicly traded corporation, either directly
 1519 or indirectly through its subsidiaries, which has \$250 million
 1520 or more in total annual sales of health care services provided
 1521 by licensed health care practitioners, if one or more of the
 1522 persons responsible for the operations of the entity are health
 1523 care practitioners who are licensed in this state and who are
 1524 responsible for supervising the business activities of the
 1525 entity and the entity's compliance with state law for purposes
 1526 of this subsection ~~the Florida Motor Vehicle No-Fault Law, ss.~~
 1527 ~~627.730-627.7405, unless exempted under s. 627.736(5)(h).~~

1528 Section 28. Subsection (5) of section 400.991, Florida
 1529 Statutes, is amended to read:

1530 400.991 License requirements; background screenings;
 1531 prohibitions.—

1532 (5) All agency forms for licensure application or exemption
 1533 from licensure under this part must contain the following
 1534 statement:

1535
 1536 INSURANCE FRAUD NOTICE.—A person commits a fraudulent
 1537 insurance act, as defined in s. 626.989, Florida

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1538 Statutes, if the person ~~who~~ knowingly submits a false,
 1539 misleading, or fraudulent application or other
 1540 document when applying for licensure as a health care
 1541 clinic, seeking an exemption from licensure as a
 1542 health care clinic, or demonstrating compliance with
 1543 part X of chapter 400, Florida Statutes, with the
 1544 intent to use the license, exemption from licensure,
 1545 or demonstration of compliance to provide services or
 1546 seek reimbursement under a motor vehicle liability
 1547 insurance policy's medical payments coverage ~~the~~
 1548 ~~Florida Motor Vehicle No-Fault Law, commits a~~
 1549 ~~fraudulent insurance act, as defined in s. 626.989,~~
 1550 ~~Florida Statutes.~~ A person who presents a claim for
 1551 benefits under medical payments coverage ~~personal~~
 1552 ~~injury protection benefits~~ knowing that the payee
 1553 knowingly submitted such health care clinic
 1554 application or document commits insurance fraud, as
 1555 defined in s. 817.234, Florida Statutes.

1556 Section 29. Paragraph (g) of subsection (1) of section
 1557 400.9935, Florida Statutes, is amended to read:

1558 400.9935 Clinic responsibilities.—

1559 (1) Each clinic shall appoint a medical director or clinic
 1560 director who shall agree in writing to accept legal
 1561 responsibility for the following activities on behalf of the
 1562 clinic. The medical director or the clinic director shall:

1563 (g) Conduct systematic reviews of clinic billings to ensure
 1564 that the billings are not fraudulent or unlawful. Upon discovery
 1565 of an unlawful charge, the medical director or clinic director
 1566 shall take immediate corrective action. If the clinic performs

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1567 only the technical component of magnetic resonance imaging,
1568 static radiographs, computed tomography, or positron emission
1569 tomography, and provides the professional interpretation of such
1570 services, in a fixed facility that is accredited by a national
1571 accrediting organization that is approved by the Centers for
1572 Medicare and Medicaid Services for magnetic resonance imaging
1573 and advanced diagnostic imaging services and if, in the
1574 preceding quarter, the percentage of scans performed by that
1575 clinic which was billed to motor vehicle ~~all personal injury~~
1576 ~~protection~~ insurance carriers under medical payments coverage
1577 was less than 15 percent, the chief financial officer of the
1578 clinic may, in a written acknowledgment provided to the agency,
1579 assume the responsibility for the conduct of the systematic
1580 reviews of clinic billings to ensure that the billings are not
1581 fraudulent or unlawful.

1582 Section 30. Subsection (28) of section 409.901, Florida
1583 Statutes, is amended to read:

1584 409.901 Definitions; ss. 409.901-409.920.—As used in ss.
1585 409.901-409.920, except as otherwise specifically provided, the
1586 term:

1587 (28) "Third-party benefit" means any benefit that is or may
1588 be available at any time through contract, court award,
1589 judgment, settlement, agreement, or any arrangement between a
1590 third party and any person or entity, including, without
1591 limitation, a Medicaid recipient, a provider, another third
1592 party, an insurer, or the agency, for any Medicaid-covered
1593 injury, illness, goods, or services, including costs of medical
1594 services related thereto, for bodily ~~personal~~ injury or for
1595 death of the recipient, but specifically excluding ~~policies of~~

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1596 life insurance policies on the recipient, unless available under
 1597 terms of the policy to pay medical expenses before ~~prior to~~
 1598 death. The term includes, without limitation, collateral, as
 1599 defined in this section;; health insurance;; any benefit under a
 1600 health maintenance organization, a preferred provider
 1601 arrangement, a prepaid health clinic, liability insurance,
 1602 uninsured motorist insurance, or medical payments coverage; ~~or~~
 1603 ~~personal injury protection coverage,~~ medical benefits under
 1604 workers' compensation;; and any obligation under law or equity
 1605 to provide medical support.

1606 Section 31. Paragraph (f) of subsection (11) of section
 1607 409.910, Florida Statutes, is amended to read:

1608 409.910 Responsibility for payments on behalf of Medicaid-
 1609 eligible persons when other parties are liable.-

1610 (11) The agency may, as a matter of right, in order to
 1611 enforce its rights under this section, institute, intervene in,
 1612 or join any legal or administrative proceeding in its own name
 1613 in one or more of the following capacities: individually, as
 1614 subrogee of the recipient, as assignee of the recipient, or as
 1615 lienholder of the collateral.

1616 (f) Notwithstanding any provision in this section to the
 1617 contrary, in the event of an action in tort against a third
 1618 party in which the recipient or his or her legal representative
 1619 is a party which results in a judgment, award, or settlement
 1620 from a third party, the amount recovered shall be distributed as
 1621 follows:

1622 1. After attorney ~~attorney's~~ fees and taxable costs as
 1623 defined by the Florida Rules of Civil Procedure, one-half of the
 1624 remaining recovery shall be paid to the agency up to the total

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1625 amount of medical assistance provided by Medicaid.

1626 2. The remaining amount of the recovery shall be paid to
1627 the recipient.

1628 3. For purposes of calculating the agency's recovery of
1629 medical assistance benefits paid, the fee for services of an
1630 attorney retained by the recipient or his or her legal
1631 representative shall be calculated at 25 percent of the
1632 judgment, award, or settlement.

1633 4. Notwithstanding any other provision of this section to
1634 the contrary, the agency is ~~shall be~~ entitled to all medical
1635 coverage benefits up to the total amount of medical assistance
1636 provided by Medicaid. For purposes of this paragraph, the term
1637 "medical coverage" means any benefits under health insurance, a
1638 health maintenance organization, a preferred provider
1639 arrangement, or a prepaid health clinic, and the portion of
1640 benefits designated for medical payments under ~~coverage for~~
1641 workers' compensation coverage, motor vehicle insurance
1642 coverage, personal injury protection, and casualty coverage.

1643 Section 32. Paragraph (k) of subsection (2) of section
1644 456.057, Florida Statutes, is amended to read:

1645 456.057 Ownership and control of patient records; report or
1646 copies of records to be furnished; disclosure of information.-

1647 (2) As used in this section, the terms "records owner,"
1648 "health care practitioner," and "health care practitioner's
1649 employer" do not include any of the following persons or
1650 entities; furthermore, the following persons or entities are not
1651 authorized to acquire or own medical records, but are authorized
1652 under the confidentiality and disclosure requirements of this
1653 section to maintain those documents required by the part or

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1654 chapter under which they are licensed or regulated:

1655 ~~(k) Persons or entities practicing under s. 627.736(7).~~

1656 Section 33. Paragraphs (ee) and (ff) of subsection (1) of
1657 section 456.072, Florida Statutes, are amended to read:

1658 456.072 Grounds for discipline; penalties; enforcement.—

1659 (1) The following acts shall constitute grounds for which
1660 the disciplinary actions specified in subsection (2) may be
1661 taken:

1662 (ee) With respect to making a medical payments coverage
1663 personal injury protection claim under s. 627.7265 as required
1664 by s. 627.736, intentionally submitting a claim, statement, or
1665 bill that has been upcoded. As used in this paragraph, the term
1666 "upcode" means to submit a billing code that would result in a
1667 greater payment amount than would be paid using a billing code
1668 that accurately describes the services performed. The term does
1669 not include an otherwise lawful bill by a magnetic resonance
1670 imaging facility which globally combines both technical and
1671 professional components, if the amount of the global bill is not
1672 more than the components if billed separately; however, payment
1673 of such a bill constitutes payment in full for all components of
1674 such service "upcoded" as defined in s. 627.732.

1675 (ff) With respect to making a medical payments coverage
1676 personal injury protection claim under s. 627.7265 as required
1677 by s. 627.736, intentionally submitting a claim, statement, or
1678 bill for payment of services that were not rendered.

1679 Section 34. Paragraphs (i) and (o) of subsection (1) of
1680 section 626.9541, Florida Statutes, are amended to read:

1681 626.9541 Unfair methods of competition and unfair or
1682 deceptive acts or practices defined.—

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1683 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
1684 ACTS.—The following are defined as unfair methods of competition
1685 and unfair or deceptive acts or practices:

1686 (i) *Unfair claim settlement practices.*—

1687 1. Attempting to settle claims on the basis of an
1688 application, when serving as a binder or intended to become a
1689 part of the policy, or any other material document which was
1690 altered without notice to, or knowledge or consent of, the
1691 insured;

1692 2. Making a material misrepresentation ~~made~~ to an insured
1693 or any other person having an interest in the proceeds payable
1694 under such contract or policy, for the purpose and with the
1695 intent of effecting settlement of such claims, loss, or damage
1696 under such contract or policy on less favorable terms than those
1697 provided in, and contemplated by, such contract or policy;

1698 3. Committing or performing with such frequency as to
1699 indicate a general business practice any of the following:

1700 a. Failing to adopt and implement standards for the proper
1701 investigation of claims;

1702 b. Misrepresenting pertinent facts or insurance policy
1703 provisions relating to coverages at issue;

1704 c. Failing to acknowledge and act promptly upon
1705 communications with respect to claims;

1706 d. Denying claims without conducting reasonable
1707 investigations based upon available information;

1708 e. Failing to affirm or deny full or partial coverage of
1709 claims, and, as to partial coverage, the dollar amount or extent
1710 of coverage, or failing to provide a written statement that the
1711 claim is being investigated, upon the written request of the

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1712 insured within 30 days after proof-of-loss statements have been
1713 completed;

1714 f. Failing to promptly provide a reasonable explanation in
1715 writing to the insured of the basis in the insurance policy, in
1716 relation to the facts or applicable law, for denial of a claim
1717 or for the offer of a compromise settlement;

1718 g. Failing to promptly notify the insured of any additional
1719 information necessary for the processing of a claim;

1720 h. Failing to clearly explain the nature of the requested
1721 information and the reasons why such information is necessary;
1722 or

1723 ~~i. Failing to pay personal injury protection insurance~~
1724 ~~claims within the time periods required by s. 627.736(4) (b). The~~
1725 ~~office may order the insurer to pay restitution to a~~
1726 ~~policyholder, medical provider, or other claimant, including~~
1727 ~~interest at a rate consistent with the amount set forth in s.~~
1728 ~~55.03(1), for the time period within which an insurer fails to~~
1729 ~~pay claims as required by law. Restitution is in addition to any~~
1730 ~~other penalties allowed by law, including, but not limited to,~~
1731 ~~the suspension of the insurer's certificate of authority; or~~

1732 ~~j. Altering or amending an insurance adjuster's report~~
1733 ~~without:~~

1734 (I) Providing a detailed explanation as to why any change
1735 that has the effect of reducing the estimate of the loss was
1736 made; and

1737 (II) Including on the report or as an addendum to the
1738 report a detailed list of all changes made to the report and the
1739 identity of the person who ordered each change; or

1740 (III) Retaining all versions of the report, and including

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1741 within each such version, for each change made within such
1742 version of the report, the identity of each person who made or
1743 ordered such change; or

1744 4. Failing to pay undisputed amounts of partial or full
1745 benefits owed under first-party property insurance policies
1746 within 60 days after an insurer receives notice of a residential
1747 property insurance claim, determines the amounts of partial or
1748 full benefits, and agrees to coverage, unless payment of the
1749 undisputed benefits is prevented by factors beyond the control
1750 of the insurer as defined in s. 627.70131(5).

1751 (o) *Illegal dealings in premiums; excess or reduced charges*
1752 *for insurance.*—

1753 1. Knowingly collecting any sum as a premium or charge for
1754 insurance, which is not then provided, or is not in due course
1755 to be provided, subject to acceptance of the risk by the
1756 insurer, by an insurance policy issued by an insurer as
1757 permitted by this code.

1758 2. Knowingly collecting as a premium or charge for
1759 insurance any sum in excess of or less than the premium or
1760 charge applicable to such insurance, in accordance with the
1761 applicable classifications and rates as filed with and approved
1762 by the office, and as specified in the policy; or, in cases when
1763 classifications, premiums, or rates are not required by this
1764 code to be so filed and approved, premiums and charges collected
1765 from a Florida resident in excess of or less than those
1766 specified in the policy and as fixed by the insurer.

1767 Notwithstanding any other provision of law, this provision shall
1768 not be deemed to prohibit the charging and collection, by
1769 surplus lines agents licensed under part VIII of this chapter,

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1770 of the amount of applicable state and federal taxes, or fees as
1771 authorized by s. 626.916(4), in addition to the premium required
1772 by the insurer or the charging and collection, by licensed
1773 agents, of the exact amount of any discount or other such fee
1774 charged by a credit card facility in connection with the use of
1775 a credit card, as authorized by subparagraph (q)3., in addition
1776 to the premium required by the insurer. This subparagraph shall
1777 not be construed to prohibit collection of a premium for a
1778 universal life or a variable or indeterminate value insurance
1779 policy made in accordance with the terms of the contract.

1780 3.a. Imposing or requesting an additional premium for death
1781 benefit coverage, bodily injury liability coverage, property
1782 damage liability coverage ~~a policy of motor vehicle liability,~~
1783 ~~personal injury protection,~~ medical payments coverage ~~payment,~~
1784 or collision coverage in a motor vehicle liability insurance
1785 policy ~~insurance or any combination thereof~~ or refusing to renew
1786 the policy solely because the insured was involved in a motor
1787 vehicle accident unless the insurer's file contains information
1788 from which the insurer in good faith determines that the insured
1789 was substantially at fault in the accident.

1790 b. An insurer which imposes and collects such a surcharge
1791 or which refuses to renew such policy shall, in conjunction with
1792 the notice of premium due or notice of nonrenewal, notify the
1793 named insured that he or she is entitled to reimbursement of
1794 such amount or renewal of the policy under the conditions listed
1795 below and will subsequently reimburse him or her or renew the
1796 policy, if the named insured demonstrates that the operator
1797 involved in the accident was:

1798 (I) Lawfully parked;

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1799 (II) Reimbursed by, or on behalf of, a person responsible
1800 for the accident or has a judgment against such person;

1801 (III) Struck in the rear by another vehicle headed in the
1802 same direction and was not convicted of a moving traffic
1803 violation in connection with the accident;

1804 (IV) Hit by a "hit-and-run" driver, if the accident was
1805 reported to the proper authorities within 24 hours after
1806 discovering the accident;

1807 (V) Not convicted of a moving traffic violation in
1808 connection with the accident, but the operator of the other
1809 automobile involved in such accident was convicted of a moving
1810 traffic violation;

1811 (VI) Finally adjudicated not to be liable by a court of
1812 competent jurisdiction;

1813 (VII) In receipt of a traffic citation which was dismissed
1814 or nolle prossed; or

1815 (VIII) Not at fault as evidenced by a written statement
1816 from the insured establishing facts demonstrating lack of fault
1817 which are not rebutted by information in the insurer's file from
1818 which the insurer in good faith determines that the insured was
1819 substantially at fault.

1820 c. In addition to the other provisions of this
1821 subparagraph, an insurer may not fail to renew a policy if the
1822 insured has had only one accident in which he or she was at
1823 fault within the current 3-year period. However, an insurer may
1824 nonrenew a policy for reasons other than accidents in accordance
1825 with s. 627.728. This subparagraph does not prohibit nonrenewal
1826 of a policy under which the insured has had three or more
1827 accidents, regardless of fault, during the most recent 3-year

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1828 period.

1829 4. Imposing or requesting an additional premium for, or
1830 refusing to renew, a policy for motor vehicle insurance solely
1831 because the insured committed a noncriminal traffic infraction
1832 as described in s. 318.14 unless the infraction is:

1833 a. A second infraction committed within an 18-month period,
1834 or a third or subsequent infraction committed within a 36-month
1835 period.

1836 b. A violation of s. 316.183, when such violation is a
1837 result of exceeding the lawful speed limit by more than 15 miles
1838 per hour.

1839 5. Upon the request of the insured, the insurer and
1840 licensed agent shall supply to the insured the complete proof of
1841 fault or other criteria which justifies the additional charge or
1842 cancellation.

1843 6. No insurer shall impose or request an additional premium
1844 for motor vehicle insurance, cancel or refuse to issue a policy,
1845 or refuse to renew a policy because the insured or the applicant
1846 is a handicapped or physically disabled person, so long as such
1847 handicap or physical disability does not substantially impair
1848 such person's mechanically assisted driving ability.

1849 7. No insurer may cancel or otherwise terminate any
1850 insurance contract or coverage, or require execution of a
1851 consent to rate endorsement, during the stated policy term for
1852 the purpose of offering to issue, or issuing, a similar or
1853 identical contract or coverage to the same insured with the same
1854 exposure at a higher premium rate or continuing an existing
1855 contract or coverage with the same exposure at an increased
1856 premium.

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1857 8. No insurer may issue a nonrenewal notice on any
1858 insurance contract or coverage, or require execution of a
1859 consent to rate endorsement, for the purpose of offering to
1860 issue, or issuing, a similar or identical contract or coverage
1861 to the same insured at a higher premium rate or continuing an
1862 existing contract or coverage at an increased premium without
1863 meeting any applicable notice requirements.

1864 9. No insurer shall, with respect to premiums charged for
1865 motor vehicle insurance, unfairly discriminate solely on the
1866 basis of age, sex, marital status, or scholastic achievement.

1867 10. Imposing or requesting an additional premium for motor
1868 vehicle comprehensive or uninsured motorist coverage solely
1869 because the insured was involved in a motor vehicle accident or
1870 was convicted of a moving traffic violation.

1871 11. No insurer shall cancel or issue a nonrenewal notice on
1872 any insurance policy or contract without complying with any
1873 applicable cancellation or nonrenewal provision required under
1874 the Florida Insurance Code.

1875 12. No insurer shall impose or request an additional
1876 premium, cancel a policy, or issue a nonrenewal notice on any
1877 insurance policy or contract because of any traffic infraction
1878 when adjudication has been withheld and no points have been
1879 assessed pursuant to s. 318.14(9) and (10). However, this
1880 subparagraph does not apply to traffic infractions involving
1881 accidents in which the insurer has incurred a loss due to the
1882 fault of the insured.

1883 Section 35. Paragraph (a) of subsection (1) of section
1884 626.989, Florida Statutes, is amended to read:

1885 626.989 Investigation by department or Division of

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1886 Investigative and Forensic Services; compliance; immunity;
 1887 confidential information; reports to division; division
 1888 investigator's power of arrest.—

1889 (1) For the purposes of this section:

1890 (a) A person commits a "fraudulent insurance act" if the
 1891 person:

1892 1. Knowingly and with intent to defraud presents, causes to
 1893 be presented, or prepares with knowledge or belief that it will
 1894 be presented, to or by an insurer, self-insurer, self-insurance
 1895 fund, servicing corporation, purported insurer, broker, or any
 1896 agent thereof, any written statement as part of, or in support
 1897 of, an application for the issuance of, or the rating of, any
 1898 insurance policy, or a claim for payment or other benefit
 1899 pursuant to any insurance policy, which the person knows to
 1900 contain materially false information concerning any fact
 1901 material thereto or if the person conceals, for the purpose of
 1902 misleading another, information concerning any fact material
 1903 thereto.

1904 2. Knowingly submits:

1905 a. A false, misleading, or fraudulent application or other
 1906 document when applying for licensure as a health care clinic,
 1907 seeking an exemption from licensure as a health care clinic, or
 1908 demonstrating compliance with part X of chapter 400 with an
 1909 intent to use the license, exemption from licensure, or
 1910 demonstration of compliance to provide services or seek
 1911 reimbursement under a motor vehicle liability insurance policy's
 1912 medical payments coverage ~~the Florida Motor Vehicle No-Fault~~
 1913 ~~Law~~.

1914 b. A claim for payment or other benefit under a motor

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1915 vehicle liability insurance policy's medical payments coverage,
1916 ~~pursuant to a personal injury protection insurance policy under~~
1917 ~~the Florida Motor Vehicle No-Fault Law~~ if the person knows that
1918 the payee knowingly submitted a false, misleading, or fraudulent
1919 application or other document when applying for licensure as a
1920 health care clinic, seeking an exemption from licensure as a
1921 health care clinic, or demonstrating compliance with part X of
1922 chapter 400.

1923 Section 36. Subsection (1) of section 627.06501, Florida
1924 Statutes, is amended to read:

1925 627.06501 Insurance discounts for certain persons
1926 completing driver improvement course.—

1927 (1) Any rate, rating schedule, or rating manual for the
1928 liability, medical payments, death benefit ~~personal injury~~
1929 ~~protection~~, and collision coverages of a motor vehicle insurance
1930 policy filed with the office may provide for an appropriate
1931 reduction in premium charges as to such coverages if ~~when~~ the
1932 principal operator on the covered vehicle has successfully
1933 completed a driver improvement course approved and certified by
1934 the Department of Highway Safety and Motor Vehicles which is
1935 effective in reducing crash or violation rates, or both, as
1936 determined pursuant to s. 318.1451(5). Any discount, not to
1937 exceed 10 percent, used by an insurer is presumed to be
1938 appropriate unless credible data demonstrates otherwise.

1939 Section 37. Subsection (15) is added to section 627.0651,
1940 Florida Statutes, to read:

1941 627.0651 Making and use of rates for motor vehicle
1942 insurance.—

1943 (15) Rate filings for motor vehicle liability policies that

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1944 implement the financial responsibility requirements of s.
1945 324.022 in effect July 1, 2025, except for commercial motor
1946 vehicle insurance policies exempt under paragraph (14)(a), must
1947 reflect such financial responsibility requirements and may be
1948 approved only through the file and use process under paragraph
1949 (1)(a).

1950 Section 38. Subsection (1) of section 627.0652, Florida
1951 Statutes, is amended to read:

1952 627.0652 Insurance discounts for certain persons completing
1953 safety course.—

1954 (1) Any rates, rating schedules, or rating manuals for the
1955 liability, medical payments, death benefit ~~personal injury~~
1956 ~~protection~~, and collision coverages of a motor vehicle insurance
1957 policy filed with the office must ~~shall~~ provide for an
1958 appropriate reduction in premium charges as to such coverages if
1959 ~~when~~ the principal operator on the covered vehicle is an insured
1960 55 years of age or older who has successfully completed a motor
1961 vehicle accident prevention course approved by the Department of
1962 Highway Safety and Motor Vehicles. Any discount used by an
1963 insurer is presumed to be appropriate unless credible data
1964 demonstrates otherwise.

1965 Section 39. Subsections (1), (3), and (6) of section
1966 627.0653, Florida Statutes, are amended to read:

1967 627.0653 Insurance discounts for specified motor vehicle
1968 equipment.—

1969 (1) Any rates, rating schedules, or rating manuals for the
1970 liability, medical payments, death benefit ~~personal injury~~
1971 ~~protection~~, and collision coverages of a motor vehicle insurance
1972 policy filed with the office must ~~shall~~ provide a premium

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1973 discount if the insured vehicle is equipped with factory-
1974 installed, four-wheel antilock brakes.

1975 (3) Any rates, rating schedules, or rating manuals for
1976 ~~personal injury protection coverage and~~ medical payments
1977 coverage, ~~if offered,~~ of a motor vehicle insurance policy filed
1978 with the office must ~~shall~~ provide a premium discount if the
1979 insured vehicle is equipped with one or more air bags that ~~which~~
1980 are factory installed.

1981 (6) The Office of Insurance Regulation may approve a
1982 premium discount to any rates, rating schedules, or rating
1983 manuals for the liability, medical payments, death benefit
1984 ~~personal injury protection,~~ and collision coverages of a motor
1985 vehicle insurance policy filed with the office if the insured
1986 vehicle is equipped with an automated driving system or
1987 electronic vehicle collision avoidance technology that is
1988 factory installed or a retrofitted system and that complies with
1989 National Highway Traffic Safety Administration standards.

1990 Section 40. Section 627.4132, Florida Statutes, is amended
1991 to read:

1992 627.4132 Stacking of coverages prohibited.—If an insured or
1993 named insured is protected by any type of motor vehicle
1994 insurance policy providing primary bodily injury and property
1995 damage for liability, ~~personal injury protection, or other~~
1996 coverage, the policy must ~~shall~~ provide that the insured or
1997 named insured is protected only to the extent of the coverage
1998 she or he has on the vehicle involved in the accident. However,
1999 if none of the insured's or named insured's vehicles are ~~is~~
2000 involved in the accident, coverage is available only to the
2001 extent of coverage on any one of the vehicles with applicable

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2002 coverage. Coverage on any other vehicles may ~~shall~~ not be added
2003 to or stacked upon that coverage. This section does not ~~apply~~:

2004 (1) Apply to uninsured motorist coverage that ~~which~~ is
2005 separately governed by s. 627.727.

2006 (2) ~~To~~ Reduce the coverage available by reason of insurance
2007 policies insuring different named insureds.

2008 Section 41. Subsection (1) of section 627.4137, Florida
2009 Statutes, is amended to read:

2010 627.4137 Disclosure of certain information required.—

2011 (1) Each insurer which does or may provide liability
2012 insurance coverage to pay all or a portion of any claim which
2013 might be made shall provide, within 30 days after ~~of~~ the written
2014 request of the claimant or the claimant's attorney, a statement,
2015 under oath, of a corporate officer or the insurer's claims
2016 manager or superintendent setting forth the following
2017 information with regard to each known policy of insurance,
2018 including excess or umbrella insurance:

2019 (a) The name of the insurer.

2020 (b) The name of each insured.

2021 (c) The limits of the liability coverage.

2022 (d) A statement of any policy or coverage defense which
2023 such insurer reasonably believes is available to such insurer at
2024 the time of filing such statement.

2025 (e) A copy of the policy.

2026
2027 In addition, the insured, or her or his insurance agent, upon
2028 written request of the claimant or the claimant's attorney,
2029 shall disclose the name and coverage of each known insurer to
2030 the claimant and shall forward such request for information as

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2031 required by this subsection to all affected insurers. The
2032 insurer shall then supply the information required in this
2033 subsection to the claimant within 30 days after ~~of~~ receipt of
2034 such request. If an insurer fails to timely comply with this
2035 section, the claimant may file an action in a court of competent
2036 jurisdiction to enforce this section. If the court determines
2037 that the insurer violated this section, the claimant is entitled
2038 to an award of reasonable attorney fees and costs to be paid by
2039 the insurer.

2040 Section 42. Section 627.7263, Florida Statutes, is amended
2041 to read:

2042 627.7263 Rental and leasing driver's insurance to be
2043 primary; exception.—

2044 (1) The valid and collectible liability insurance and
2045 medical payments coverage ~~or personal injury protection~~
2046 ~~insurance providing coverage~~ for the lessor of a motor vehicle
2047 for rent or lease are ~~is~~ primary unless otherwise stated in at
2048 least 10-point type on the face of the rental or lease
2049 agreement. Such insurance is primary for the limits of liability
2050 ~~and personal injury protection coverage~~ as required under s.
2051 324.021(7) and the medical payments coverage limit required
2052 under s. 627.7265 by ss. 324.021(7) and 627.736.

2053 (2) If the lessee's coverage is to be primary, the rental
2054 or lease agreement must contain the following language, in at
2055 least 10-point type:

2056
2057 "The valid and collectible liability insurance and
2058 medical payments coverage ~~personal injury protection~~
2059 ~~insurance~~ of an ~~any~~ authorized rental or leasing

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2060 driver ~~are is~~ primary for the limits of liability and
2061 ~~personal injury protection~~ coverage required under s.
2062 324.021(7), Florida Statutes, and the limits of any
2063 medical payments coverage purchased pursuant to s.
2064 627.7265 ~~by ss. 324.021(7) and 627.736,~~ Florida
2065 Statutes."

2066 Section 43. Section 627.7265, Florida Statutes, is created
2067 to read:

2068 627.7265 Motor vehicle insurance; medical payments
2069 coverage.—

2070 (1) Medical payments coverage must protect the named
2071 insured, resident relatives, persons operating the insured motor
2072 vehicle, passengers in the insured motor vehicle, and persons
2073 who are struck by the insured motor vehicle and suffer bodily
2074 injury while not an occupant of a self-propelled motor vehicle
2075 at a limit of at least \$5,000 for medical expenses incurred due
2076 to bodily injury, sickness, or disease arising out of the
2077 ownership, maintenance, or use of a motor vehicle.

2078 (a) Before issuing a motor vehicle liability insurance
2079 policy that is furnished as proof of financial responsibility
2080 under s. 324.031, an insurer must offer medical payments
2081 coverage at limits of \$5,000 and \$10,000. The insurer may also
2082 offer medical payments coverage at any limit greater than
2083 \$5,000.

2084 (b) The insurer must offer medical payments coverage with
2085 no deductible. The insurer may also offer medical payments
2086 coverage with a deductible not to exceed \$500.

2087 (c) This subsection may not be construed to limit any other
2088 coverage made available by an insurer.

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2089 (2) Upon receiving notice of an accident that is
2090 potentially covered by medical payments coverage benefits, the
2091 insurer must reserve \$5,000 of medical payments coverage
2092 benefits for payment to physicians licensed under chapter 458 or
2093 chapter 459 or dentists licensed under chapter 466 who provide
2094 emergency services and care, as defined in s. 395.002(9), or who
2095 provide hospital inpatient care. The amount required to be held
2096 in reserve may be used only to pay claims from such physicians
2097 or dentists until 30 days after the date the insurer receives
2098 notice of the accident. After the 30-day period, any amount of
2099 the reserve for which the insurer has not received notice of
2100 such claims may be used by the insurer to pay other claims. This
2101 subsection does not require an insurer to establish a claim
2102 reserve for insurance accounting purposes.

2103 (3) An insurer providing medical payments coverage benefits
2104 may not:

2105 (a) Seek a lien on any recovery in tort by judgment,
2106 settlement, or otherwise for medical payments coverage benefits,
2107 regardless of whether suit has been filed or settlement has been
2108 reached without suit; or

2109 (b) Bring a cause of action against a person to whom or for
2110 whom medical payments coverage benefits were paid, except when
2111 medical payments coverage benefits were paid by reason of fraud
2112 committed by that person.

2113 (4) An insurer providing medical payments coverage may
2114 include provisions in its policy allowing for subrogation for
2115 medical payments coverage benefits paid if the expenses giving
2116 rise to the payments were caused by the wrongful act or omission
2117 of another who is not also an insured under the policy paying

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2118 the medical payments coverage benefits. However, this
2119 subrogation right is inferior to the rights of the injured
2120 insured and is available only after all the insured's damages
2121 are recovered and the insured is made whole. An insured who
2122 obtains a recovery from a third party of the full amount of the
2123 damages sustained and delivers a release or satisfaction that
2124 impairs a medical payments insurer's subrogation right is liable
2125 to the insurer for repayment of medical payments coverage
2126 benefits less any expenses of acquiring the recovery, including
2127 a prorated share of attorney fees and costs, and shall hold that
2128 net recovery in trust to be delivered to the medical payments
2129 insurer.

2130 Section 44. Subsections (1) and (7) of section 627.727,
2131 Florida Statutes, are amended to read:

2132 627.727 Motor vehicle insurance; uninsured and underinsured
2133 vehicle coverage; insolvent insurer protection.-

2134 (1) A ~~No~~ motor vehicle liability insurance policy that
2135 ~~which~~ provides bodily injury liability coverage may not ~~shall~~ be
2136 delivered or issued for delivery in this state with respect to
2137 any specifically insured or identified motor vehicle registered
2138 or principally garaged in this state unless uninsured motor
2139 vehicle coverage is provided therein or supplemental thereto for
2140 the protection of persons insured thereunder who are legally
2141 entitled to recover damages from owners or operators of
2142 uninsured motor vehicles because of bodily injury, sickness, or
2143 disease, including death, resulting therefrom. However, the
2144 coverage required under this section is not applicable if ~~when~~,
2145 or to the extent that, an insured named in the policy makes a
2146 written rejection of the coverage on behalf of all insureds

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2147 under the policy. If ~~When~~ a motor vehicle is leased for ~~a period~~
2148 ~~of~~ 1 year or longer and the lessor of such vehicle, by the terms
2149 of the lease contract, provides liability coverage on the leased
2150 vehicle, the lessee of such vehicle has ~~shall have~~ the sole
2151 privilege to reject uninsured motorist coverage or to select
2152 lower limits than the bodily injury liability limits, regardless
2153 of whether the lessor is qualified as a self-insurer pursuant to
2154 s. 324.171. Unless an insured, or a lessee having the privilege
2155 of rejecting uninsured motorist coverage, requests such coverage
2156 or requests higher uninsured motorist limits in writing, the
2157 coverage or such higher uninsured motorist limits need not be
2158 provided in or supplemental to any other policy that ~~which~~
2159 renews, extends, changes, supersedes, or replaces an existing
2160 policy with the same bodily injury liability limits when an
2161 insured or lessee had rejected the coverage. When an insured or
2162 lessee has initially selected limits of uninsured motorist
2163 coverage lower than her or his bodily injury liability limits,
2164 higher limits of uninsured motorist coverage need not be
2165 provided in or supplemental to any other policy that ~~which~~
2166 renews, extends, changes, supersedes, or replaces an existing
2167 policy with the same bodily injury liability limits unless an
2168 insured requests higher uninsured motorist coverage in writing.
2169 The rejection or selection of lower limits must ~~shall~~ be made on
2170 a form approved by the office. The form must ~~shall~~ fully advise
2171 the applicant of the nature of the coverage and must ~~shall~~ state
2172 that the coverage is equal to bodily injury liability limits
2173 unless lower limits are requested or the coverage is rejected.
2174 The heading of the form must ~~shall~~ be in 12-point bold type and
2175 must ~~shall~~ state: "You are electing not to purchase certain

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2176 valuable coverage that ~~which~~ protects you and your family or you
2177 are purchasing uninsured motorist limits less than your bodily
2178 injury liability limits when you sign this form. Please read
2179 carefully." If this form is signed by a named insured, it will
2180 be conclusively presumed that there was an informed, knowing
2181 rejection of coverage or election of lower limits on behalf of
2182 all insureds. The insurer shall notify the named insured at
2183 least annually of her or his options as to the coverage required
2184 by this section. Such notice must ~~shall~~ be part of, and attached
2185 to, the notice of premium, must ~~shall~~ provide for a means to
2186 allow the insured to request such coverage, and must ~~shall~~ be
2187 given in a manner approved by the office. Receipt of this notice
2188 does not constitute an affirmative waiver of the insured's right
2189 to uninsured motorist coverage if ~~where~~ the insured has not
2190 signed a selection or rejection form. The coverage described
2191 under this section must ~~shall~~ be over and above, but may ~~shall~~
2192 not duplicate, the benefits available to an insured under any
2193 workers' compensation law, ~~personal injury protection benefits,~~
2194 disability benefits law, or similar law; under any automobile
2195 medical payments ~~expense~~ coverage; under any motor vehicle
2196 liability insurance coverage; or from the owner or operator of
2197 the uninsured motor vehicle or any other person or organization
2198 jointly or severally liable together with such owner or operator
2199 for the accident, ~~+~~ and such coverage must ~~shall~~ cover the
2200 difference, if any, between the sum of such benefits and the
2201 damages sustained, up to the maximum amount of such coverage
2202 provided under this section. The amount of coverage available
2203 under this section may ~~shall~~ not be reduced by a setoff against
2204 any coverage, including liability insurance. Such coverage does

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2205 shall not inure directly or indirectly to the benefit of any
 2206 workers' compensation or disability benefits carrier or any
 2207 person or organization qualifying as a self-insurer under any
 2208 workers' compensation or disability benefits law or similar law.

2209 (7) The legal liability of an uninsured motorist coverage
 2210 insurer includes ~~does not include~~ damages in tort for pain,
 2211 suffering, disability, physical impairment, disfigurement,
 2212 mental anguish, and inconvenience, and the loss of capacity for
 2213 the enjoyment of life experienced in the past and to be
 2214 experienced in the future unless the injury or disease is
 2215 described in one or more of paragraphs (a) - (d) of s. 627.737(2).

2216 Section 45. Section 627.7275, Florida Statutes, is amended
 2217 to read:

2218 627.7275 Required coverages in motor vehicle insurance
 2219 policies; availability to certain applicants liability.-

2220 (1) A motor vehicle insurance policy ~~providing personal~~
 2221 ~~injury protection as set forth in s. 627.736~~ may not be
 2222 delivered or issued for delivery in this state for a with
 2223 ~~respect to any~~ specifically insured or identified motor vehicle
 2224 registered or principally garaged in this state must provide
 2225 bodily injury liability coverage and unless the policy also
 2226 ~~provides coverage for~~ property damage liability coverage as
 2227 required under ss. 324.022 and 324.151 and death benefit
 2228 coverage as required under s. 627.72761 by s. 324.022.

2229 (2) (a) Insurers writing motor vehicle insurance in this
 2230 state shall make available, subject to the insurers' usual
 2231 underwriting restrictions:

2232 1. Coverage under policies as described in subsection (1)
 2233 to an applicant for private passenger motor vehicle insurance

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2234 coverage who is seeking the coverage in order to reinstate the
2235 applicant's driving privileges in this state if the driving
2236 privileges were revoked or suspended pursuant to s. 316.646 or
2237 s. 324.0221 due to the failure of the applicant to maintain
2238 required security.

2239 2. Coverage under policies as described in subsection (1),
2240 which includes bodily injury ~~also provides~~ liability coverage
2241 and property damage liability coverage ~~for bodily injury, death,~~
2242 ~~and property damage arising out of the ownership, maintenance,~~
2243 ~~or use of the motor vehicle~~ in an amount not less than the
2244 minimum limits required under ~~described in~~ s. 324.021(7) or s.
2245 324.023 and which conforms to the requirements of s. 324.151, to
2246 an applicant for private passenger motor vehicle insurance
2247 coverage who is seeking the coverage in order to reinstate the
2248 applicant's driving privileges in this state after such
2249 privileges were revoked or suspended under s. 316.193 or s.
2250 322.26(2) for driving under the influence.

2251 (b) The policies described in paragraph (a) must ~~shall~~ be
2252 issued for at least 6 months. After the insurer has issued the
2253 policy, the insurer shall notify the Department of Highway
2254 Safety and Motor Vehicles that the policy is in full force and
2255 effect. Once the provisions of the policy become effective, the
2256 bodily injury liability and property damage liability coverages
2257 ~~for bodily injury, property damage, and personal injury~~
2258 ~~protection~~ may not be reduced below the minimum limits required
2259 under s. 324.021 or s. 324.023 during the policy period.

2260 (c) This subsection controls to the extent of any conflict
2261 with any other section.

2262 (d) An insurer issuing a policy subject to this section may

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2263 cancel the policy if, during the policy term, the named insured,
2264 or any other operator who resides in the same household or
2265 customarily operates an automobile insured under the policy, has
2266 his or her driver license suspended or revoked.

2267 (e) This subsection does not require an insurer to offer a
2268 policy of insurance to an applicant if such offer would be
2269 inconsistent with the insurer's underwriting guidelines and
2270 procedures.

2271 Section 46. Section 627.72761, Florida Statutes, is created
2272 to read:

2273 627.72761 Required motor vehicle death benefit coverage.—An
2274 insurance policy complying with the financial responsibility
2275 requirements of s. 324.022 must provide a death benefit of
2276 \$5,000 for each deceased person upon the death of the named
2277 insured, relatives residing in the same household, persons
2278 operating the insured motor vehicle, passengers in the motor
2279 vehicle, and other persons struck by the motor vehicle and
2280 suffering bodily injury while not an occupant of a self-
2281 propelled motor vehicle when such death arises out of the
2282 ownership, maintenance, or use of a motor vehicle. The insurer
2283 may pay death benefits to the executor or administrator of the
2284 deceased person's estate; to any of the deceased person's
2285 relatives by blood, legal adoption, or marriage; or to any
2286 person appearing to the insurer to be equitably entitled to such
2287 benefits. The insurer may decline to pay a death benefit for a
2288 deceased person who died as a result of causing injury or death
2289 to himself or herself intentionally or who died while committing
2290 a felony. The insurer may not claim any right of subrogation for
2291 any death benefit paid.

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2292 Section 47. Effective upon this act becoming a law, section
2293 627.7278, Florida Statutes, is created to read:

2294 627.7278 Applicability and construction; notice to
2295 policyholders.—

2296 (1) As used in this section, the term “minimum security
2297 requirements” means security that enables a person to respond in
2298 damages for liability on account of crashes arising out of the
2299 ownership, maintenance, or use of a motor vehicle, in the
2300 amounts required by s. 324.022.

2301 (2) Effective July 1, 2025:

2302 (a) Motor vehicle insurance policies issued or renewed on
2303 or after July 1, 2025, may not include personal injury
2304 protection.

2305 (b) All persons subject to s. 324.022, s. 324.032, s.
2306 627.7415, or s. 627.742 must maintain at least minimum security
2307 requirements.

2308 (c) Any new or renewal motor vehicle insurance policy
2309 delivered or issued for delivery in this state must provide
2310 coverage that complies with minimum security requirements and
2311 provides the death benefit set forth in s. 627.72761.

2312 (d) An existing motor vehicle insurance policy issued
2313 before July 1, 2025, which provides personal injury protection
2314 and property damage liability coverage that meets the
2315 requirements of s. 324.022 on June 30, 2025, but that does not
2316 meet minimum security requirements on or after July 1, 2025, is
2317 deemed to meet minimum security requirements until such policy
2318 is renewed, nonrenewed, or canceled on or after July 1, 2025.

2319 Sections 400.9905, 400.991, 456.057, 456.072, 626.9541(1)(i),
2320 627.7263, 627.727, 627.730-627.7405, 627.748, and 817.234,

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2321 Florida Statutes 2023, remain in full force and effect for motor
2322 vehicle accidents covered under a policy issued under the
2323 Florida Motor Vehicle No-Fault Law before July 1, 2025, until
2324 the policy is renewed, nonrenewed, or canceled on or after July
2325 1, 2025.

2326 (3) An insurer shall allow each insured who has a new or
2327 renewal policy providing personal injury protection which
2328 becomes effective before July 1, 2025, and whose policy does not
2329 meet minimum security requirements on or after July 1, 2025, to
2330 change coverages so as to eliminate personal injury protection
2331 and obtain coverage providing minimum security requirements and
2332 the death benefit set forth in s. 627.72761, which shall be
2333 effective on or after July 1, 2025. The insurer is not required
2334 to provide coverage complying with minimum security requirements
2335 and the death benefit set forth in s. 627.72761 in such policies
2336 if the insured does not pay the required premium, if any, by
2337 July 1, 2025, or such later date as the insurer may allow. The
2338 insurer shall also offer each insured medical payments coverage
2339 under s. 627.7265. Any reduction in the premium must be refunded
2340 by the insurer. The insurer may not impose on the insured an
2341 additional fee or charge that applies solely to a change in
2342 coverage; however, the insurer may charge an additional required
2343 premium that is actuarially indicated.

2344 (4) By April 1, 2025, each motor vehicle insurer shall
2345 provide notice of this section to each motor vehicle
2346 policyholder who is subject to this section. The notice is
2347 subject to approval by the office and must clearly inform the
2348 policyholder that:

2349 (a) The Florida Motor Vehicle No-Fault Law is repealed

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2350 effective July 1, 2025, and that on or after that date, the
2351 insured is no longer required to maintain personal injury
2352 protection insurance coverage, that personal injury protection
2353 coverage is no longer available for purchase in this state, and
2354 that new or renewal policies issued on or after that date will
2355 not contain that coverage.

2356 (b) Effective July 1, 2025, a person subject to the
2357 financial responsibility requirements of s. 324.022 must do all
2358 of the following:

2359 1. Maintain minimum security requirements that enable the
2360 person to respond to damages for liability on account of
2361 accidents arising out of the use of a motor vehicle in the
2362 following amounts:

2363 a. Twenty-five thousand dollars for bodily injury to, or
2364 the death of, one person in any one crash and, subject to such
2365 limits for one person, in the amount of \$50,000 for bodily
2366 injury to, or the death of, two or more persons in any one
2367 crash; and

2368 b. Ten thousand dollars for damage to, or destruction of,
2369 the property of others in any one crash.

2370 2. Purchase a death benefit under s. 627.72761 providing
2371 coverage in the amount of \$5,000 per deceased individual upon
2372 the death of the named insured, relatives residing in the same
2373 household, persons operating the insured motor vehicle,
2374 passengers in the motor vehicle, and other persons struck by the
2375 motor vehicle and suffering bodily injury while not an occupant
2376 of a self-propelled motor vehicle, when such death arises out of
2377 the ownership, maintenance, or use of a motor vehicle.

2378 (c) Bodily injury liability coverage protects the insured,

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2379 up to the coverage limits, against loss if the insured is
2380 legally responsible for the death of or bodily injury to others
2381 in a motor vehicle crash.

2382 (d) Effective July 1, 2025, each policyholder of motor
2383 vehicle liability insurance purchased as proof of financial
2384 responsibility must be offered medical payments coverage
2385 benefits that comply with s. 627.7265. The insurer must offer
2386 medical payments coverage at limits of \$5,000 and \$10,000
2387 without a deductible. The insurer may also offer medical
2388 payments coverage at other limits greater than \$5,000 and may
2389 offer coverage with a deductible of up to \$500. Medical payments
2390 coverage pays covered medical expenses incurred due to bodily
2391 injury, sickness, or disease arising out of the ownership,
2392 maintenance, or use of the motor vehicle, up to the limits of
2393 such coverage, for injuries sustained in a motor vehicle crash
2394 by the named insured, resident relatives, any persons operating
2395 the insured motor vehicle, passengers in the insured motor
2396 vehicle, and persons who are struck by the insured motor vehicle
2397 and suffer bodily injury while not an occupant of a self-
2398 propelled motor vehicle as provided in s. 627.7265.

2399 (e) The policyholder may obtain uninsured and underinsured
2400 motorist coverage that provides benefits, up to the limits of
2401 such coverage, to a policyholder or other insured entitled to
2402 recover damages for bodily injury, sickness, disease, or death
2403 resulting from a motor vehicle crash involving an uninsured or
2404 underinsured owner or operator of a motor vehicle.

2405 (f) If the policyholder's new or renewal motor vehicle
2406 insurance policy is effective before July 1, 2025, and contains
2407 personal injury protection and property damage liability

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2408 coverage as required by state law before July 1, 2025, but does
2409 not meet minimum security requirements on or after July 1, 2025,
2410 the policy is deemed to meet minimum security requirements and
2411 need not provide the death benefit set forth in s. 627.72761
2412 until it is renewed, nonrenewed, or canceled on or after July 1,
2413 2025.

2414 (g) A policyholder whose new or renewal policy becomes
2415 effective before July 1, 2025, but does not meet minimum
2416 security requirements on or after July 1, 2025, may change
2417 coverages under the policy so as to eliminate personal injury
2418 protection and to obtain coverage providing minimum security
2419 requirements, including bodily injury liability coverage and the
2420 death benefit set forth in s. 627.72761, which are effective on
2421 or after July 1, 2025.

2422 (h) If the policyholder has any questions, he or she should
2423 contact the person named at the telephone number provided in the
2424 notice.

2425 Section 48. Paragraph (a) of subsection (1) of section
2426 627.728, Florida Statutes, is amended to read:

2427 627.728 Cancellations; nonrenewals.—

2428 (1) As used in this section, the term:

2429 (a) "Policy" means the bodily injury and property damage
2430 liability, ~~personal injury protection~~, medical payments, death
2431 benefit, comprehensive, collision, and uninsured motorist
2432 coverage portions of a policy of motor vehicle insurance
2433 delivered or issued for delivery in this state:

2434 1. Insuring a natural person as named insured or one or
2435 more related individuals who are residents ~~resident~~ of the same
2436 household; and

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2437 2. Insuring only a motor vehicle of the private passenger
2438 type or station wagon type which is not used as a public or
2439 livery conveyance for passengers or rented to others; or
2440 insuring any other four-wheel motor vehicle having a load
2441 capacity of 1,500 pounds or less which is not used in the
2442 occupation, profession, or business of the insured other than
2443 farming; other than any policy issued under an automobile
2444 insurance assigned risk plan or covering garage, automobile
2445 sales agency, repair shop, service station, or public parking
2446 place operation hazards.

2447
2448 The term "policy" does not include a binder as defined in s.
2449 627.420 unless the duration of the binder period exceeds 60
2450 days.

2451 Section 49. Subsection (1), paragraph (a) of subsection
2452 (5), and subsections (6) and (7) of section 627.7295, Florida
2453 Statutes, are amended to read:

2454 627.7295 Motor vehicle insurance contracts.—

2455 (1) As used in this section, the term:

2456 (a) "Policy" means a motor vehicle insurance policy that
2457 provides death benefit coverage under s. 627.72761, bodily
2458 injury liability ~~personal injury protection~~ coverage, and
2459 property damage liability coverage, ~~or both~~.

2460 (b) "Binder" means a binder that provides motor vehicle
2461 death benefit coverage under s. 627.72761, bodily injury
2462 liability coverage, ~~personal injury protection~~ and property
2463 damage liability coverage.

2464 (5) (a) A licensed general lines agent may charge a per-
2465 policy fee of up to ~~not to exceed~~ \$10 to cover the

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2466 administrative costs of the agent associated with selling the
 2467 motor vehicle insurance policy if the policy provides covers
 2468 only the death benefit coverage under s. 627.72761, bodily
 2469 injury liability coverage, personal injury protection coverage
 2470 as provided by s. 627.736 and property damage liability coverage
 2471 under as provided by s. 627.7275 and if no other insurance is
 2472 sold or issued in conjunction with or collateral to the policy.
 2473 The fee is not ~~considered~~ part of the premium.

2474 (6) If a motor vehicle owner's driver license, license
 2475 plate, and registration have previously been suspended pursuant
 2476 to s. 316.646 ~~or s. 627.733~~, an insurer may cancel a new policy
 2477 only as provided in s. 627.7275.

2478 (7) A policy of private passenger motor vehicle insurance
 2479 or a binder for such a policy may be initially issued in this
 2480 state only if, before the effective date of such binder or
 2481 policy, the insurer or agent has collected from the insured an
 2482 amount equal to at least 1 month's premium. An insurer, agent,
 2483 or premium finance company may not, directly or indirectly, take
 2484 any action will result ~~resulting~~ in the insured paying ~~having~~
 2485 ~~paid~~ from the insured's own funds an amount less than the 1
 2486 month's premium required by this subsection. This subsection
 2487 applies regardless of ~~without regard to~~ whether the premium is
 2488 financed by a premium finance company or is paid pursuant to a
 2489 periodic payment plan of an insurer or an insurance agent.

2490 (a) This subsection does not apply:

2491 1. If an insured or member of the insured's family is
 2492 renewing or replacing a policy or a binder for such policy
 2493 written by the same insurer or a member of the same insurer
 2494 group. ~~This subsection does not apply~~

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2495 2. To an insurer that issues private passenger motor
2496 vehicle coverage primarily to active duty or former military
2497 personnel or their dependents. ~~This subsection does not apply~~

2498 3. If all policy payments are paid pursuant to a payroll
2499 deduction plan, an automatic electronic funds transfer payment
2500 plan from the policyholder, or a recurring credit card or debit
2501 card agreement with the insurer.

2502 **(b)** This subsection and subsection (4) do not apply if:

2503 1. All policy payments to an insurer are paid pursuant to
2504 an automatic electronic funds transfer payment plan from an
2505 agent, a managing general agent, or a premium finance company
2506 and if the policy includes, at a minimum, the death benefit
2507 coverage under s. 627.72761, bodily injury liability coverage,
2508 and personal injury protection pursuant to ss. 627.730-627.7405,
2509 motor vehicle property damage liability coverage under pursuant
2510 to s. 627.7275; or and bodily injury liability in at least the
2511 amount of \$10,000 because of bodily injury to, or death of, one
2512 person in any one accident and in the amount of \$20,000 because
2513 of bodily injury to, or death of, two or more persons in any one
2514 accident. This subsection and subsection (4) do not apply if

2515 2. An insured has had a policy in effect for at least 6
2516 months, the insured's agent is terminated by the insurer that
2517 issued the policy, and the insured obtains coverage on the
2518 policy's renewal date with a new company through the terminated
2519 agent.

2520 Section 50. Section 627.7415, Florida Statutes, is amended
2521 to read:

2522 627.7415 Commercial motor vehicles; additional liability
2523 insurance coverage. Beginning July 1, 2025, commercial motor

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2524 vehicles, as defined in s. 207.002 or s. 320.01, operated upon
2525 the roads and highways of this state must ~~shall~~ be insured with
2526 the following minimum levels of combined bodily liability
2527 insurance and property damage liability insurance in addition to
2528 any other insurance requirements:

2529 (1) Sixty ~~Fifty~~ thousand dollars per occurrence for a
2530 commercial motor vehicle with a gross vehicle weight of 26,000
2531 pounds or more, but less than 35,000 pounds.

2532 (2) One hundred twenty thousand dollars per occurrence for
2533 a commercial motor vehicle with a gross vehicle weight of 35,000
2534 pounds or more, but less than 44,000 pounds.

2535 (3) Three hundred thousand dollars per occurrence for a
2536 commercial motor vehicle with a gross vehicle weight of 44,000
2537 pounds or more.

2538 (4) All commercial motor vehicles subject to regulations of
2539 the United States Department of Transportation, 49 C.F.R. part
2540 387, subparts A and B, and as may be hereinafter amended, shall
2541 be insured in an amount equivalent to the minimum levels of
2542 financial responsibility as set forth in such regulations.

2543
2544 A violation of this section is a noncriminal traffic infraction,
2545 punishable as a nonmoving violation as provided in chapter 318.

2546 Section 51. Subsections (1) and (3) of section 627.747,
2547 Florida Statutes, are amended to read:

2548 627.747 Named driver exclusion.—

2549 (1) A private passenger motor vehicle policy may exclude
2550 the following coverages for all claims or suits resulting from
2551 the operation of a motor vehicle by an identified individual who
2552 is not a named insured, provided the identified individual is

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2553 named on the declarations page or by endorsement and the named
2554 insured consents in writing to such exclusion:

2555 ~~(a) Notwithstanding the Florida Motor Vehicle No-Fault Law,~~
2556 ~~the personal injury protection coverage specifically applicable~~
2557 ~~to the identified individual's injuries, lost wages, and death~~
2558 ~~benefits.~~

2559 ~~(b)~~ Property damage liability coverage.

2560 ~~(b)(e)~~ Bodily injury liability coverage, ~~if required by law~~
2561 ~~and purchased by the named insured.~~

2562 ~~(c)(d)~~ Uninsured motorist coverage for any damages
2563 sustained by the identified excluded individual, if the named
2564 insured has purchased such coverage.

2565 ~~(d)(e)~~ Any coverage the named insured is not required by
2566 law to purchase.

2567 (3) A driver excluded pursuant to this section must:

2568 ~~(a)~~ establish, maintain, and show proof of financial
2569 ability to respond for damages arising out of the ownership,
2570 maintenance, or use of a motor vehicle as required by chapter
2571 324; ~~and~~

2572 ~~(b) Maintain security as required by s. 627.733.~~

2573 Section 52. Paragraphs (b), (c), and (g) of subsection (7),
2574 paragraphs (a) and (b) of subsection (8), and paragraph (b) of
2575 subsection (16) of section 627.748, Florida Statutes, are
2576 amended to read:

2577 627.748 Transportation network companies.—

2578 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER INSURANCE
2579 REQUIREMENTS.—

2580 (b) The following automobile insurance requirements apply
2581 while a participating TNC driver is logged on to the digital

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2582 network but is not engaged in a prearranged ride:

2583 1. Automobile insurance that provides:

2584 a. A primary automobile liability coverage of at least
2585 \$50,000 for death and bodily injury per person, \$100,000 for
2586 death and bodily injury per incident, and \$25,000 for property
2587 damage; and

2588 ~~b. Personal injury protection benefits that meet the~~
2589 ~~minimum coverage amounts required under ss. 627.730-627.7405;~~
2590 ~~and~~

2591 ~~e.~~ Uninsured and underinsured vehicle coverage as required
2592 by s. 627.727.

2593 2. The coverage requirements of this paragraph may be
2594 satisfied by any of the following:

2595 a. Automobile insurance maintained by the TNC driver or the
2596 TNC vehicle owner;

2597 b. Automobile insurance maintained by the TNC; or

2598 c. A combination of sub-subparagraphs a. and b.

2599 (c) The following automobile insurance requirements apply
2600 while a TNC driver is engaged in a prearranged ride:

2601 1. Automobile insurance that provides:

2602 a. A primary automobile liability coverage of at least \$1
2603 million for death, bodily injury, and property damage; and

2604 ~~b. Personal injury protection benefits that meet the~~
2605 ~~minimum coverage amounts required of a limousine under ss.~~
2606 ~~627.730-627.7405; and~~

2607 ~~e.~~ Uninsured and underinsured vehicle coverage as required
2608 by s. 627.727.

2609 2. The coverage requirements of this paragraph may be
2610 satisfied by any of the following:

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2611 a. Automobile insurance maintained by the TNC driver or the
2612 TNC vehicle owner;

2613 b. Automobile insurance maintained by the TNC; or

2614 c. A combination of sub-subparagraphs a. and b.

2615 (g) Insurance satisfying the requirements under this
2616 subsection is deemed to satisfy the financial responsibility
2617 requirement for a motor vehicle under chapter 324 ~~and the~~
2618 ~~security required under s. 627.733~~ for any period when the TNC
2619 driver is logged onto the digital network or engaged in a
2620 prearranged ride.

2621 (8) TRANSPORTATION NETWORK COMPANY AND INSURER; DISCLOSURE;
2622 EXCLUSIONS.—

2623 (a) Before a TNC driver is allowed to accept a request for
2624 a prearranged ride on the digital network, the TNC must disclose
2625 in writing to the TNC driver:

2626 1. The insurance coverage, including the types of coverage
2627 and the limits for each coverage, which the TNC provides while
2628 the TNC driver uses a TNC vehicle in connection with the TNC's
2629 digital network.

2630 2. That the TNC driver's own automobile insurance policy
2631 might not provide any coverage while the TNC driver is logged on
2632 to the digital network or is engaged in a prearranged ride,
2633 depending on the terms of the TNC driver's own automobile
2634 insurance policy.

2635 3. That the provision of rides for compensation which are
2636 not prearranged rides subjects the driver to the coverage
2637 requirements imposed under s. 324.032(1) and (2) and that
2638 failure to meet such coverage requirements subjects the TNC
2639 driver to penalties provided in s. 324.221, up to and including

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2640 a misdemeanor of the second degree.

2641 (b)1. An insurer that provides an automobile liability
2642 insurance policy under this part may exclude any and all
2643 coverage afforded under the policy issued to an owner or
2644 operator of a TNC vehicle while driving that vehicle for any
2645 loss or injury that occurs while a TNC driver is logged on to a
2646 digital network or while a TNC driver provides a prearranged
2647 ride. Exclusions imposed under this subsection are limited to
2648 coverage while a TNC driver is logged on to a digital network or
2649 while a TNC driver provides a prearranged ride. This right to
2650 exclude all coverage may apply to any coverage included in an
2651 automobile insurance policy, including, but not limited to:

- 2652 a. Liability coverage for bodily injury and property
2653 damage;
- 2654 b. Uninsured and underinsured motorist coverage;
- 2655 c. Medical payments coverage;
- 2656 d. Comprehensive physical damage coverage;
- 2657 e. Collision physical damage coverage; and
- 2658 f. Death benefit coverage under s. 627.72761 ~~Personal~~
2659 ~~injury protection.~~

2660 2. The exclusions described in subparagraph 1. apply
2661 notwithstanding any requirement under chapter 324. These
2662 exclusions do not affect or diminish coverage otherwise
2663 available for permissive drivers or resident relatives under the
2664 personal automobile insurance policy of the TNC driver or owner
2665 of the TNC vehicle who are not occupying the TNC vehicle at the
2666 time of loss. This section does not require that a personal
2667 automobile insurance policy provide coverage while the TNC
2668 driver is logged on to a digital network, while the TNC driver

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2669 is engaged in a prearranged ride, or while the TNC driver
2670 otherwise uses a vehicle to transport riders for compensation.

2671 3. This section must not be construed to require an insurer
2672 to use any particular policy language or reference to this
2673 section in order to exclude any ~~and all~~ coverage for any loss or
2674 injury that occurs while a TNC driver is logged on to a digital
2675 network or while a TNC driver provides a prearranged ride.

2676 4. This section does not preclude an insurer from providing
2677 primary or excess coverage for the TNC driver's vehicle by
2678 contract or endorsement.

2679 (16) LUXURY GROUND TRANSPORTATION NETWORK COMPANIES.—

2680 (b) An entity may elect, upon written notification to the
2681 department, to be regulated as a luxury ground TNC. A luxury
2682 ground TNC must:

2683 1. Comply with all of the requirements of this section
2684 applicable to a TNC, including subsection (17), which do not
2685 conflict with subparagraph 2. or which do not prohibit the
2686 company from connecting riders to drivers who operate for-hire
2687 vehicles as defined in s. 320.01(15), including limousines and
2688 luxury sedans and excluding taxicabs.

2689 2. Maintain insurance coverage as required by subsection
2690 (7). However, if a prospective luxury ground TNC satisfies
2691 minimum financial responsibility through compliance with s.
2692 324.032(3) ~~s. 324.032(2)~~ by using self-insurance when it gives
2693 the department written notification of its election to be
2694 regulated as a luxury ground TNC, the luxury ground TNC may use
2695 self-insurance to meet the insurance requirements of subsection
2696 (7), so long as such self-insurance complies with s. 324.032(3)
2697 ~~s. 324.032(2)~~ and provides the limits of liability required by

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2698 subsection (7).

2699 Section 53. Subsection (2) and paragraphs (a) and (c) of
2700 subsection (3) of section 627.7483, Florida Statutes, are
2701 amended to read:

2702 627.7483 Peer-to-peer car sharing; insurance requirements.—

2703 (2) INSURANCE COVERAGE REQUIREMENTS.—

2704 (a)1. A peer-to-peer car-sharing program shall ensure that,
2705 during each car-sharing period, the shared vehicle owner and the
2706 shared vehicle driver are insured under a motor vehicle
2707 insurance policy that provides all of the following:

2708 a. Property damage liability coverage and bodily injury
2709 liability coverage that meet or exceed ~~meets~~ the minimum
2710 coverage amounts required under s. 324.022.

2711 b. ~~Bodily injury liability coverage limits as described in~~
2712 ~~s. 324.021(7)(a) and (b).~~

2713 c. ~~Personal injury protection benefits that meet the~~
2714 ~~minimum coverage amounts required under s. 627.736.~~

2715 d. ~~Uninsured and underinsured vehicle coverage as required~~
2716 ~~under s. 627.727.~~

2717 2. The peer-to-peer car-sharing program shall also ensure
2718 that the motor vehicle insurance policy under subparagraph 1.:

2719 a. Recognizes that the shared vehicle insured under the
2720 policy is made available and used through a peer-to-peer car-
2721 sharing program; or

2722 b. Does not exclude the use of a shared vehicle by a shared
2723 vehicle driver.

2724 (b)1. The insurance described under paragraph (a) may be
2725 satisfied by a motor vehicle insurance policy maintained by:

2726 a. A shared vehicle owner;

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2727 b. A shared vehicle driver;

2728 c. A peer-to-peer car-sharing program; or

2729 d. A combination of a shared vehicle owner, a shared

2730 vehicle driver, and a peer-to-peer car-sharing program.

2731 2. The insurance policy maintained in subparagraph 1. which

2732 satisfies the insurance requirements under paragraph (a) is

2733 primary during each car-sharing period. If a claim occurs during

2734 the car-sharing period in another state with minimum financial

2735 responsibility limits higher than those limits required under

2736 chapter 324, the coverage maintained under paragraph (a)

2737 satisfies the difference in minimum coverage amounts up to the

2738 applicable policy limits.

2739 3.a. If the insurance maintained by a shared vehicle owner

2740 or shared vehicle driver in accordance with subparagraph 1. has

2741 lapsed or does not provide the coverage required under paragraph

2742 (a), the insurance maintained by the peer-to-peer car-sharing

2743 program must provide the coverage required under paragraph (a),

2744 beginning with the first dollar of a claim, and must defend such

2745 claim, except under circumstances as set forth in subparagraph

2746 (3) (a)2.

2747 b. Coverage under a motor vehicle insurance policy

2748 maintained by the peer-to-peer car-sharing program must not be

2749 dependent on another motor vehicle insurer first denying a

2750 claim, and another motor vehicle insurance policy is not

2751 required to first deny a claim.

2752 c. Notwithstanding any other law, statute, rule, or

2753 regulation to the contrary, a peer-to-peer car-sharing program

2754 has an insurable interest in a shared vehicle during the car-

2755 sharing period. This sub-subparagraph does not create liability

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2756 for a peer-to-peer car-sharing program for maintaining the
 2757 coverage required under paragraph (a) and under this paragraph,
 2758 if applicable.

2759 d. A peer-to-peer car-sharing program may own and maintain
 2760 as the named insured one or more policies of motor vehicle
 2761 insurance which provide coverage for:

2762 (I) Liabilities assumed by the peer-to-peer car-sharing
 2763 program under a peer-to-peer car-sharing program agreement;

2764 (II) Liability of the shared vehicle owner;

2765 (III) Liability of the shared vehicle driver;

2766 (IV) Damage or loss to the shared motor vehicle; or

2767 (V) Damage, loss, or injury to persons or property to
 2768 satisfy the ~~personal injury protection~~ and uninsured and
 2769 underinsured motorist coverage requirements of this section.

2770 e. Insurance required under paragraph (a), when maintained
 2771 by a peer-to-peer car-sharing program, may be provided by an
 2772 insurer authorized to do business in this state which is a
 2773 member of the Florida Insurance Guaranty Association or an
 2774 eligible surplus lines insurer that has a superior, excellent,
 2775 exceptional, or equivalent financial strength rating by a rating
 2776 agency acceptable to the office. A peer-to-peer car-sharing
 2777 program is not transacting in insurance when it maintains the
 2778 insurance required under this section.

2779 (3) LIABILITIES AND INSURANCE EXCLUSIONS.—

2780 (a) *Liability*.—

2781 1. A peer-to-peer car-sharing program shall assume
 2782 liability, except as provided in subparagraph 2., of a shared
 2783 vehicle owner for bodily injury or property damage to third
 2784 parties or uninsured and underinsured motorist ~~or personal~~

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2785 ~~injury protection~~ losses during the car-sharing period in an
2786 amount stated in the peer-to-peer car-sharing program agreement,
2787 which amount may not be less than those set forth in ss. 324.022
2788 and 627.727 ~~ss. 324.021(7)(a) and (b), 324.022, 627.727, and~~
2789 ~~627.736~~, respectively.

2790 2. The assumption of liability under subparagraph 1. does
2791 not apply if a shared vehicle owner:

2792 a. Makes an intentional or fraudulent material
2793 misrepresentation or omission to the peer-to-peer car-sharing
2794 program before the car-sharing period in which the loss occurs;
2795 or

2796 b. Acts in concert with a shared vehicle driver who fails
2797 to return the shared vehicle pursuant to the terms of the peer-
2798 to-peer car-sharing program agreement.

2799 3. The insurer, insurers, or peer-to-peer car-sharing
2800 program providing coverage under paragraph (2)(a) shall assume
2801 primary liability for a claim when:

2802 a. A dispute exists over who was in control of the shared
2803 motor vehicle at the time of the loss, and the peer-to-peer car-
2804 sharing program does not have available, did not retain, or
2805 fails to provide the information required under subsection (5);
2806 or

2807 b. A dispute exists over whether the shared vehicle was
2808 returned to the alternatively agreed-upon location as required
2809 under subparagraph (1)(d)2.

2810 (c) *Exclusions in motor vehicle insurance policies.*—An
2811 authorized insurer that writes motor vehicle liability insurance
2812 in this state may exclude any coverage and the duty to defend or
2813 indemnify for any claim under a shared vehicle owner's motor

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2814 vehicle insurance policy, including, but not limited to:

2815 1. Liability coverage for bodily injury and property
2816 damage;

2817 2. ~~Personal injury protection coverage;~~

2818 ~~3.~~ Uninsured and underinsured motorist coverage;

2819 3.4. Medical payments coverage;

2820 4.5. Comprehensive physical damage coverage; and

2821 5.6. Collision physical damage coverage.

2822

2823 This paragraph does not invalidate or limit any exclusion
2824 contained in a motor vehicle insurance policy, including any
2825 insurance policy in use or approved for use which excludes
2826 coverage for motor vehicles made available for rent, sharing, or
2827 hire or for any business use. This paragraph does not
2828 invalidate, limit, or restrict an insurer's ability under
2829 existing law to underwrite, cancel, or nonrenew any insurance
2830 policy.

2831 Section 54. Paragraph (a) of subsection (2) of section
2832 627.749, Florida Statutes, is amended to read:

2833 627.749 Autonomous vehicles; insurance requirements.—

2834 (2) INSURANCE REQUIREMENTS.—

2835 (a) A fully autonomous vehicle with the automated driving
2836 system engaged while logged on to an on-demand autonomous
2837 vehicle network or engaged in a prearranged ride must be covered
2838 by a policy of automobile insurance which provides:

2839 1. Primary liability coverage of at least \$1 million for
2840 death, bodily injury, and property damage.

2841 2. ~~Personal injury protection benefits that meet the~~
2842 ~~minimum coverage amounts required under ss. 627.730-627.7405.~~

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2843 ~~3.~~ Uninsured and underinsured vehicle coverage as required
2844 by s. 627.727.

2845 Section 55. Section 627.8405, Florida Statutes, is amended
2846 to read:

2847 627.8405 Prohibited acts; financing companies.—~~A~~ No premium
2848 finance company ~~shall~~, in a premium finance agreement or other
2849 agreement, may not finance the cost of or otherwise provide for
2850 the collection or remittance of dues, assessments, fees, or
2851 other periodic payments of money for the cost of:

2852 (1) A membership in an automobile club. The term
2853 "automobile club" means a legal entity that ~~which~~, in
2854 consideration of dues, assessments, or periodic payments of
2855 money, promises its members or subscribers to assist them in
2856 matters relating to the ownership, operation, use, or
2857 maintenance of a motor vehicle; however, the term ~~this~~
2858 ~~definition of "automobile club"~~ does not include persons,
2859 associations, or corporations ~~which are~~ organized and operated
2860 solely for the purpose of conducting, sponsoring, or sanctioning
2861 motor vehicle races, exhibitions, or contests upon racetracks,
2862 or upon racecourses established and marked as such for the
2863 duration of such particular events. As used in this subsection,
2864 the term ~~words~~ "motor vehicle" has used herein ~~have~~ the same
2865 meaning as ~~defined~~ in chapter 320.

2866 (2) An accidental death and dismemberment policy sold in
2867 combination with a policy providing only death benefit coverage
2868 under s. 627.72761, bodily injury liability coverage, personal
2869 injury protection and property damage liability coverage ~~only~~
2870 ~~policy~~.

2871 (3) Any product not regulated under ~~the provisions of this~~

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2872 insurance code.

2873

2874 This section also applies to premium financing by any insurance
2875 agent or insurance company under part XVI. The commission shall
2876 adopt rules to assure disclosure, at the time of sale, of
2877 coverages financed ~~with personal injury protection~~ and shall
2878 prescribe the form of such disclosure.

2879 Section 56. Subsection (1) of section 627.915, Florida
2880 Statutes, is amended to read:

2881 627.915 Insurer experience reporting.-

2882 (1) Each insurer transacting private passenger motor
2883 vehicle ~~automobile~~ insurance in this state shall report certain
2884 information annually to the office. The information will be due
2885 on or before July 1 of each year. The information must ~~shall~~ be
2886 divided into the following categories: bodily injury liability;
2887 property damage liability; uninsured motorist; death benefit
2888 coverage under s. 627.72761 ~~personal injury protection benefits~~;
2889 medical payments; and comprehensive and collision. The
2890 information given must ~~shall~~ be on direct insurance writings in
2891 the state alone and ~~shall~~ represent total limits data. The
2892 information set forth in paragraphs (a)-(f) is applicable to
2893 voluntary private passenger and Joint Underwriting Association
2894 private passenger writings and must ~~shall~~ be reported for each
2895 of the latest 3 calendar-accident years, with an evaluation date
2896 of March 31 of the current year. The information set forth in
2897 paragraphs (g)-(j) is applicable to voluntary private passenger
2898 writings and must ~~shall~~ be reported on a calendar-accident year
2899 basis ultimately seven times at seven different stages of
2900 development.

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- 2901 (a) Premiums earned for the latest 3 calendar-accident
- 2902 years.
- 2903 (b) Loss development factors and the historic development
- 2904 of those factors.
- 2905 (c) Policyholder dividends incurred.
- 2906 (d) Expenses for other acquisition and general expense.
- 2907 (e) Expenses for agents' commissions and taxes, licenses,
- 2908 and fees.
- 2909 (f) Profit and contingency factors as utilized in the
- 2910 insurer's automobile rate filings for the applicable years.
- 2911 (g) Losses paid.
- 2912 (h) Losses unpaid.
- 2913 (i) Loss adjustment expenses paid.
- 2914 (j) Loss adjustment expenses unpaid.
- 2915 Section 57. Subsections (2) and (3) of section 628.909,
- 2916 Florida Statutes, are amended to read:
- 2917 628.909 Applicability of other laws.—
- 2918 (2) The following provisions of the Florida Insurance Code
- 2919 apply to captive insurance companies that ~~who~~ are not industrial
- 2920 insured captive insurance companies to the extent that such
- 2921 provisions are not inconsistent with this part:
- 2922 (a) Chapter 624, except for ss. 624.407, 624.408, 624.4085,
- 2923 624.40851, 624.4095, 624.411, 624.425, and 624.426.
- 2924 (b) Chapter 625, part II.
- 2925 (c) Chapter 626, part IX.
- 2926 (d) ~~Sections 627.730-627.7405, when no-fault coverage is~~
- 2927 ~~provided.~~
- 2928 ~~(e) Chapter 628.~~
- 2929 (3) The following provisions of the Florida Insurance Code

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2930 ~~shall~~ apply to industrial insured captive insurance companies to
 2931 the extent that such provisions are not inconsistent with this
 2932 part:

2933 (a) Chapter 624, except for ss. 624.407, 624.408, 624.4085,
 2934 624.40851, 624.4095, 624.411, 624.425, 624.426, and 624.609(1).

2935 (b) Chapter 625, part II, if the industrial insured captive
 2936 insurance company is incorporated in this state.

2937 (c) Chapter 626, part IX.

2938 (d) ~~Sections 627.730-627.7405 when no fault coverage is~~
 2939 ~~provided.~~

2940 ~~(e)~~ Chapter 628, except for ss. 628.341, 628.351, and
 2941 628.6018.

2942 Section 58. Subsections (2), (6), and (7) of section
 2943 705.184, Florida Statutes, are amended to read:

2944 705.184 Derelict or abandoned motor vehicles on the
 2945 premises of public-use airports.-

2946 (2) The airport director or the director's designee shall
 2947 contact the Department of Highway Safety and Motor Vehicles to
 2948 notify that department that the airport has possession of the
 2949 abandoned or derelict motor vehicle and to determine the name
 2950 and address of the owner of the motor vehicle, the insurance
 2951 company insuring the motor vehicle, ~~notwithstanding the~~
 2952 ~~provisions of s. 627.736,~~ and any person who has filed a lien on
 2953 the motor vehicle. Within 7 business days after receipt of the
 2954 information, the director or the director's designee shall send
 2955 notice by certified mail, return receipt requested, to the owner
 2956 of the motor vehicle, the insurance company insuring the motor
 2957 vehicle, ~~notwithstanding the provisions of s. 627.736,~~ and all
 2958 persons of record claiming a lien against the motor vehicle. The

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2959 notice must ~~shall~~ state the fact of possession of the motor
2960 vehicle, that charges for reasonable towing, storage, and
2961 parking fees, if any, have accrued and the amount thereof, that
2962 a lien as provided in subsection (6) will be claimed, that the
2963 lien is subject to enforcement pursuant to law, that the owner
2964 or lienholder, if any, has the right to a hearing as set forth
2965 in subsection (4), and that any motor vehicle which, at the end
2966 of 30 calendar days after receipt of the notice, has not been
2967 removed from the airport upon payment in full of all accrued
2968 charges for reasonable towing, storage, and parking fees, if
2969 any, may be disposed of as provided in s. 705.182(2)(a), (b),
2970 (d), or (e), including, but not limited to, the motor vehicle
2971 being sold free of all prior liens after 35 calendar days after
2972 the time the motor vehicle is stored if any prior liens on the
2973 motor vehicle are more than 5 years of age or after 50 calendar
2974 days after the time the motor vehicle is stored if any prior
2975 liens on the motor vehicle are 5 years of age or less.

2976 (6) The airport pursuant to this section or, if used, a
2977 licensed independent wrecker company pursuant to s. 713.78 shall
2978 have a lien on an abandoned or derelict motor vehicle for all
2979 reasonable towing, storage, and accrued parking fees, if any,
2980 except that a no storage fee may not ~~shall~~ be charged if the
2981 motor vehicle is stored less than 6 hours. As a prerequisite to
2982 perfecting a lien under this section, the airport director or
2983 the director's designee must serve a notice in accordance with
2984 subsection (2) on the owner of the motor vehicle, the insurance
2985 company insuring the motor vehicle, ~~notwithstanding the~~
2986 ~~provisions of s. 627.736,~~ and all persons of record claiming a
2987 lien against the motor vehicle. If attempts to notify the owner,

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2988 the insurance company insuring the motor vehicle,
 2989 ~~notwithstanding the provisions of s. 627.736,~~ or lienholders are
 2990 not successful, the requirement of notice by mail is ~~shall be~~
 2991 considered met. Serving of the notice does not dispense with
 2992 recording the claim of lien.

2993 (7) (a) For the purpose of perfecting its lien under this
 2994 section, the airport shall record a claim of lien which states
 2995 ~~shall state:~~

- 2996 1. The name and address of the airport.
- 2997 2. The name of the owner of the motor vehicle, the
 2998 insurance company insuring the motor vehicle, ~~notwithstanding~~
 2999 ~~the provisions of s. 627.736,~~ and all persons of record claiming
 3000 a lien against the motor vehicle.
- 3001 3. The costs incurred from reasonable towing, storage, and
 3002 parking fees, if any.
- 3003 4. A description of the motor vehicle sufficient for
 3004 identification.

3005 (b) The claim of lien must ~~shall~~ be signed and sworn to or
 3006 affirmed by the airport director or the director's designee.

3007 (c) The claim of lien is ~~shall be~~ sufficient if it is in
 3008 substantially the following form:

3009
 3010 CLAIM OF LIEN
 3011 State of
 3012 County of
 3013 Before me, the undersigned notary public, personally appeared
 3014, who was duly sworn and says that he/she is the
 3015 of, whose address is.....; and that the
 3016 following described motor vehicle:

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3017 ... (Description of motor vehicle) ...
 3018 owned by, whose address is, has accrued
 3019 \$. in fees for a reasonable tow, for storage, and for
 3020 parking, if applicable; that the lienor served its notice to the
 3021 owner, the insurance company insuring the motor vehicle
 3022 ~~notwithstanding the provisions of s. 627.736, Florida Statutes,~~
 3023 and all persons of record claiming a lien against the motor
 3024 vehicle on, ... (year) ..., by

3025 ... (Signature) ...
 3026 Sworn to (or affirmed) and subscribed before me this day of
 3027, ... (year) ..., by ... (name of person making statement) ...
 3028 ... (Signature of Notary Public) (Print, Type, or Stamp
 3029 Commissioned name of Notary Public) ...
 3030 Personally Known... OR Produced... as identification.

3031
 3032 However, the negligent inclusion or omission of any information
 3033 in this claim of lien which does not prejudice the owner does
 3034 not constitute a default that operates to defeat an otherwise
 3035 valid lien.

3036 (d) The claim of lien must ~~shall~~ be served on the owner of
 3037 the motor vehicle, the insurance company insuring the motor
 3038 vehicle, ~~notwithstanding the provisions of s. 627.736,~~ and all
 3039 persons of record claiming a lien against the motor vehicle. If
 3040 attempts to notify the owner, the insurance company insuring the
 3041 motor vehicle ~~notwithstanding the provisions of s. 627.736,~~ or
 3042 lienholders are not successful, the requirement of notice by
 3043 mail is ~~shall be~~ considered met. The claim of lien must ~~shall~~ be
 3044 so served before recordation.

3045 (e) The claim of lien must ~~shall~~ be recorded with the clerk

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3046 of court in the county where the airport is located. The
3047 recording of the claim of lien is ~~shall be~~ constructive notice
3048 to all persons of the contents and effect of such claim. The
3049 lien attaches ~~shall attach~~ at the time of recordation and takes
3050 ~~shall take~~ priority as of that time.

3051 Section 59. Paragraphs (a), (b), and (c) of subsection (4)
3052 of section 713.78, Florida Statutes, are amended to read:

3053 713.78 Liens for recovering, towing, or storing vehicles
3054 and vessels.—

3055 (4) (a) A person regularly engaged in the business of
3056 recovering, towing, or storing vehicles or vessels who comes
3057 into possession of a vehicle or vessel pursuant to subsection
3058 (2), and who claims a lien for recovery, towing, or storage
3059 services, shall give notice, by certified mail, to the
3060 registered owner, the insurance company insuring the vehicle
3061 ~~notwithstanding s. 627.736~~, and all persons claiming a lien
3062 thereon, as disclosed by the records in the Department of
3063 Highway Safety and Motor Vehicles or as disclosed by the records
3064 of any corresponding agency in any other state in which the
3065 vehicle is identified through a records check of the National
3066 Motor Vehicle Title Information System or an equivalent
3067 commercially available system as being titled or registered.

3068 (b) Whenever a law enforcement agency authorizes the
3069 removal of a vehicle or vessel or whenever a towing service,
3070 garage, repair shop, or automotive service, storage, or parking
3071 place notifies the law enforcement agency of possession of a
3072 vehicle or vessel pursuant to s. 715.07(2)(a)2., the law
3073 enforcement agency of the jurisdiction where the vehicle or
3074 vessel is stored shall contact the Department of Highway Safety

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3075 and Motor Vehicles, or the appropriate agency of the state of
3076 registration, if known, within 24 hours through the medium of
3077 electronic communications, giving the full description of the
3078 vehicle or vessel. Upon receipt of the full description of the
3079 vehicle or vessel, the department shall search its files to
3080 determine the owner's name, the insurance company insuring the
3081 vehicle or vessel, and whether any person has filed a lien upon
3082 the vehicle or vessel as provided in s. 319.27(2) and (3) and
3083 notify the applicable law enforcement agency within 72 hours.
3084 The person in charge of the towing service, garage, repair shop,
3085 or automotive service, storage, or parking place shall obtain
3086 such information from the applicable law enforcement agency
3087 within 5 days after the date of storage and shall give notice
3088 pursuant to paragraph (a). The department may release the
3089 insurance company information to the requestor ~~notwithstanding~~
3090 ~~s. 627.736.~~

3091 (c) The notice of lien must be sent by certified mail to
3092 the registered owner, the insurance company insuring the vehicle
3093 ~~notwithstanding s. 627.736~~, and all other persons claiming a
3094 lien thereon within 7 business days, excluding Saturday and
3095 Sunday, after the date of storage of the vehicle or vessel.
3096 However, ~~in no event shall~~ the notice of lien may not be sent
3097 less than 30 days before the sale of the vehicle or vessel. The
3098 notice must state:

3099 1. If the claim of lien is for a vehicle, the last 8 digits
3100 of the vehicle identification number of the vehicle subject to
3101 the lien, or, if the claim of lien is for a vessel, the hull
3102 identification number of the vessel subject to the lien, clearly
3103 printed in the delivery address box and on the outside of the

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3104 envelope sent to the registered owner and all other persons
3105 claiming an interest therein or lien thereon.

3106 2. The name, physical address, and telephone number of the
3107 lienor, and the entity name, as registered with the Division of
3108 Corporations, of the business where the towing and storage
3109 occurred, which must also appear on the outside of the envelope
3110 sent to the registered owner and all other persons claiming an
3111 interest in or lien on the vehicle or vessel.

3112 3. The fact of possession of the vehicle or vessel.

3113 4. The name of the person or entity that authorized the
3114 lienor to take possession of the vehicle or vessel.

3115 5. That a lien as provided in subsection (2) is claimed.

3116 6. That charges have accrued and include an itemized
3117 statement of the amount thereof.

3118 7. That the lien is subject to enforcement under law and
3119 that the owner or lienholder, if any, has the right to a hearing
3120 as set forth in subsection (5).

3121 8. That any vehicle or vessel that remains unclaimed, or
3122 for which the charges for recovery, towing, or storage services
3123 remain unpaid, may be sold free of all prior liens 35 days after
3124 the vehicle or vessel is stored by the lienor if the vehicle or
3125 vessel is more than 3 years of age or 50 days after the vehicle
3126 or vessel is stored by the lienor if the vehicle or vessel is 3
3127 years of age or less.

3128 9. The address at which the vehicle or vessel is physically
3129 located.

3130 Section 60. Paragraph (a) of subsection (1), paragraph (c)
3131 of subsection (7), paragraphs (a), (b), and (c) of subsection
3132 (8), and subsections (9) and (10) of section 817.234, Florida

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3133 Statutes, are amended to read:

3134 817.234 False and fraudulent insurance claims.—

3135 (1) (a) A person commits insurance fraud punishable as
3136 provided in subsection (11) if that person, with the intent to
3137 injure, defraud, or deceive any insurer:

3138 1. Presents or causes to be presented any written or oral
3139 statement as part of, or in support of, a claim for payment or
3140 other benefit pursuant to an insurance policy or a health
3141 maintenance organization subscriber or provider contract,
3142 knowing that such statement contains ~~any~~ false, incomplete, or
3143 misleading information concerning any fact or thing material to
3144 such claim;

3145 2. Prepares or makes any written or oral statement that is
3146 intended to be presented to an ~~any~~ insurer in connection with,
3147 or in support of, any claim for payment or other benefit
3148 pursuant to an insurance policy or a health maintenance
3149 organization subscriber or provider contract, knowing that such
3150 statement contains ~~any~~ false, incomplete, or misleading
3151 information concerning any fact or thing material to such claim;

3152 3.a. Knowingly presents, causes to be presented, or
3153 prepares or makes with knowledge or belief that it will be
3154 presented to an ~~any~~ insurer, a purported insurer, a servicing
3155 corporation, an insurance broker, or an insurance agent, or any
3156 employee or agent thereof, ~~any~~ false, incomplete, or misleading
3157 information or a written or oral statement as part of, or in
3158 support of, an application for the issuance of, or the rating
3159 of, any insurance policy, or a health maintenance organization
3160 subscriber or provider contract; or

3161 b. Knowingly conceals information concerning any fact

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3162 material to such application; or

3163 4. Knowingly presents, causes to be presented, or prepares
3164 or makes with knowledge or belief that it will be presented to
3165 any insurer a claim for payment or other benefit under medical
3166 payments coverage in a motor vehicle ~~a personal injury~~
3167 ~~protection~~ insurance policy if the person knows that the payee
3168 knowingly submitted a false, misleading, or fraudulent
3169 application or other document when applying for licensure as a
3170 health care clinic, seeking an exemption from licensure as a
3171 health care clinic, or demonstrating compliance with part X of
3172 chapter 400.

3173 (7)

3174 ~~(c) An insurer, or any person acting at the direction of or~~
3175 ~~on behalf of an insurer, may not change an opinion in a mental~~
3176 ~~or physical report prepared under s. 627.736(7) or direct the~~
3177 ~~physician preparing the report to change such opinion; however,~~
3178 ~~this provision does not preclude the insurer from calling to the~~
3179 ~~attention of the physician errors of fact in the report based~~
3180 ~~upon information in the claim file. Any person who violates this~~
3181 ~~paragraph commits a felony of the third degree, punishable as~~
3182 ~~provided in s. 775.082, s. 775.083, or s. 775.084.~~

3183 (8) (a) It is unlawful for any person intending to defraud
3184 any other person to solicit or cause to be solicited any
3185 business from a person involved in a motor vehicle accident for
3186 the purpose of making, adjusting, or settling motor vehicle tort
3187 claims or claims for benefits under medical payments coverage in
3188 a motor vehicle insurance policy ~~personal injury protection~~
3189 ~~benefits required by s. 627.736.~~ Any person who violates the
3190 ~~provisions of this paragraph~~ commits a felony of the second

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3191 degree, punishable as provided in s. 775.082, s. 775.083, or s.
3192 775.084. A person ~~who is~~ convicted of a violation of this
3193 subsection shall be sentenced to a minimum term of imprisonment
3194 of 2 years.

3195 (b) A person may not solicit or cause to be solicited any
3196 business from a person involved in a motor vehicle accident by
3197 any means of communication other than advertising directed to
3198 the public for the purpose of making motor vehicle tort claims
3199 or claims for benefits under medical payments coverage in a
3200 motor vehicle insurance policy ~~personal injury protection~~
3201 ~~benefits required by s. 627.736,~~ within 60 days after the
3202 occurrence of the motor vehicle accident. Any person who
3203 violates this paragraph commits a felony of the third degree,
3204 punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

3205 (c) A lawyer, health care practitioner as defined in s.
3206 456.001, or owner or medical director of a clinic required to be
3207 licensed pursuant to s. 400.9905 may not, at any time after 60
3208 days have elapsed from the occurrence of a motor vehicle
3209 accident, solicit or cause to be solicited any business from a
3210 person involved in a motor vehicle accident by means of in
3211 person or telephone contact at the person's residence, for the
3212 purpose of making motor vehicle tort claims or claims for
3213 benefits under medical payments coverage in a motor vehicle
3214 insurance policy ~~personal injury protection benefits required by~~
3215 ~~s. 627.736.~~ Any person who violates this paragraph commits a
3216 felony of the third degree, punishable as provided in s.
3217 775.082, s. 775.083, or s. 775.084.

3218 (9) A person may not organize, plan, or knowingly
3219 participate in an intentional motor vehicle crash or a scheme to

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3220 create documentation of a motor vehicle crash that did not occur
3221 for the purpose of making motor vehicle tort claims or claims
3222 for benefits under medical payments coverage in a motor vehicle
3223 insurance policy ~~personal injury protection benefits as required~~
3224 ~~by s. 627.736~~. Any person who violates this subsection commits a
3225 felony of the second degree, punishable as provided in s.
3226 775.082, s. 775.083, or s. 775.084. A person ~~who is~~ convicted of
3227 a violation of this subsection shall be sentenced to a minimum
3228 term of imprisonment of 2 years.

3229 (10) A licensed health care practitioner ~~who is~~ found
3230 guilty of insurance fraud under this section for an act relating
3231 to a motor vehicle ~~personal injury protection~~ insurance policy
3232 must lose ~~loses~~ his or her license to practice for 5 years and
3233 may not receive reimbursement under medical payments coverage in
3234 a motor vehicle insurance policy ~~for personal injury protection~~
3235 ~~benefits~~ for 10 years.

3236 Section 61. For the 2024-2025 fiscal year, the sum of
3237 \$83,651 in nonrecurring funds is appropriated from the Insurance
3238 Regulatory Trust Fund to the Office of Insurance Regulation for
3239 the purpose of implementing this act. This section shall take
3240 effect July 1, 2024.

3241 Section 62. Except as otherwise expressly provided in this
3242 act and except for this section, which shall take effect upon
3243 this act becoming a law, this act shall take effect July 1,
3244 2025.