

By Senator Berman

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1 A bill to be entitled
2 An act relating to the Insurance Solutions Advisory
3 Council; creating the advisory council within the
4 Office of Insurance Regulation of the Financial
5 Services Commission for specified purposes; providing
6 for membership and meetings of the advisory council;
7 requiring the office to provide the advisory council
8 with staffing and administrative assistance; requiring
9 the advisory council to submit a specified report
10 annually; providing for expiration of the advisory
11 council; providing an effective date.

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

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15 Section 1. Insurance Solutions Advisory Council.-

16 (1) The Insurance Solutions Advisory Council, an advisory
17 council as defined in s. 20.03(7), Florida Statutes, is created
18 within the Office of Insurance Regulation of the Financial
19 Services Commission to analyze and compile available data and
20 evaluate relevant and applicable information relating to this
21 state's property and automobile insurance markets. The advisory
22 council shall serve in an advisory capacity to the office and
23 the Legislature.

24 (2) The advisory council shall be composed of the following
25 members:

26 (a) Three members appointed by the Speaker of the House of
27 Representatives, as follows:

28 1. One member representing a property and casualty
29 residential insurer that has issued at least 150,000 homeowners'

26-00167-25

2025194__

30 insurance policies in this state at the time of the creation of
31 the advisory council.

32 2. One member representing a surplus lines insurance
33 company.

34 3. One member who is a trial attorney.

35 (b) Three members appointed by the President of the Senate,
36 as follows:

37 1. One member representing a property and casualty
38 commercial nonresidential insurer.

39 2. One member representing a property and casualty
40 residential insurer that has issued fewer than 150,000
41 homeowners' insurance policies in this state at the time of the
42 creation of the advisory council.

43 3. One member who is a public adjuster.

44 (c) Three members appointed by the Governor who are not
45 employed by or professionally affiliated with an insurance
46 company or a subsidiary of an insurance company, at least one of
47 whom must be a consumer advocate or a member of a consumer
48 advocacy organization or agency and one of whom must be
49 recommended by the Florida Insurance Council. The Governor shall
50 appoint one such member as the advisory council's chair.

51 (d) Two members appointed by the Chief Financial Officer,
52 representing insurance agents in this state.

53 (e) One member representing Citizens Property Insurance
54 Corporation, selected by the chair of the board of directors of
55 the Citizens Property Insurance Corporation.

56 (f) The commissioner of the Office of Insurance Regulation
57 of the Financial Services Commission or his or her designee.

58 (3) Advisory council members must be appointed no later

26-00167-25

2025194__

59 than August 1, 2025. Members serve at the pleasure of the
60 officer who appointed them, and a vacancy on the advisory
61 council must be filled in the same manner as the original
62 appointment. Advisory council members shall serve without
63 compensation but are entitled to reimbursement for per diem and
64 travel expenses pursuant to s. 112.061, Florida Statutes.

65 (4) The advisory council shall meet at the call of the
66 chair at a time and location in this state designated by the
67 chair.

68 (5) The Office of Insurance Regulation of the Financial
69 Services Commission shall provide staffing and administrative
70 assistance to the advisory council in performing its duties.

71 (6) Beginning October 1, 2025, the advisory council shall
72 submit an annual report to the Governor and the Legislature
73 regarding its analysis as specified in subsection (1) and any
74 recommendations related to property and automobile insurance in
75 this state.

76 (7) This section expires June 30, 2030, unless reviewed and
77 saved from repeal through reenactment by the Legislature.

78 Section 2. This act shall take effect July 1, 2025.