

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 for specified purposes;  
 5           providing for membership and meetings of the advisory  
 6           council; requiring the office to provide the advisory  
 7           council with staffing and administrative assistance;  
 8           requiring the advisory council to submit a specified  
 9           report annually; providing for expiration of the  
 10          advisory council; providing an effective date.

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

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 14           **Section 1.** Insurance Solutions Advisory Council.—

15           (1) The Insurance Solutions Advisory Council, an advisory  
 16 council as defined in s. 20.03(7), Florida Statutes, is created  
 17 within the Office of Insurance Regulation to analyze and compile  
 18 available data and evaluate relevant and applicable information  
 19 relating to Florida's property and automobile insurance market.  
 20 The advisory council shall serve in an advisory capacity to the  
 21 office and the Legislature and, except as otherwise provided in  
 22 this section, shall comply with the requirements of s. 20.052,  
 23 Florida Statutes.

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

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

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

33 3. One member who is a trial attorney.

34 (b) Three members appointed by the President of the  
 35 Senate:

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

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

42 3. One member who is a public adjuster.

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

50 (d) Two members appointed by the Chief Financial Officer,

51 representing insurance agents in this state.

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

55 (f) The commissioner of the Office of Insurance Regulation  
56 or his or her designee.

57 (3) Members must be appointed no later than August 1,  
58 2025. Members serve at the pleasure of the officer who appointed  
59 them, and a vacancy on the advisory council must be filled in  
60 the same manner as the original appointment. Members of the  
61 advisory council shall serve without compensation but are  
62 entitled to reimbursement for per diem and travel expenses  
63 pursuant to s. 112.061, Florida Statutes.

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

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

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

74 (7) In accordance with s. 20.052(8), Florida Statutes,  
75 this section is repealed October 2, 2028, unless reviewed and

HB 461

2025

76 | saved from repeal through reenactment by the Legislature.

77 |       **Section 2.** This act shall take effect July 1, 2025.