



26 such case, the office shall finalize its review by issuance of a  
27 notice of intent to approve or a notice of intent to disapprove  
28 within 90 days after receipt of the filing. If the 90-day period  
29 ends on a weekend or a holiday under s. 110.117(1)(a)-(i), it  
30 must be extended until the conclusion of the next business day.  
31 The notice of intent to approve and the notice of intent to  
32 disapprove constitute agency action for purposes of the  
33 Administrative Procedure Act. Requests for supporting  
34 information, requests for mathematical or mechanical  
35 corrections, or notification to the insurer by the office of its  
36 preliminary findings does not toll the 90-day period during any  
37 such proceedings and subsequent judicial review. The rate shall  
38 be deemed approved if the office does not issue a notice of  
39 intent to approve or a notice of intent to disapprove within 90  
40 days after receipt of the filing.

41 2. If the filing is not made in accordance with  
42 subparagraph 1., such filing must be made as soon as  
43 practicable, but within 30 days after the effective date, and is  
44 considered a "use and file" filing. An insurer making a "use and  
45 file" filing is potentially subject to an order by the office to  
46 return to policyholders those portions of rates found to be  
47 excessive, as provided in paragraph (h).

48 3. For all property insurance filings made or submitted  
49 after January 25, 2007, but before May 1, 2012, an insurer  
50 seeking a rate that is greater than the rate most recently

51 approved by the office shall make a "file and use" filing. For  
52 purposes of this subparagraph, motor vehicle collision and  
53 comprehensive coverages are not considered property coverages.

54 4. For all property insurance filings made or submitted on  
55 or after July 1, 2025, an insurer may not seek a rate greater  
56 than 10 percent above the highest rate approved by the office  
57 within the previous 12 months.

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59 The provisions of this subsection do not apply to workers'  
60 compensation, employer's liability insurance, and motor vehicle  
61 insurance.

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