

**By** the Committee on Banking and Insurance; and Senator Jones

597-02496-26

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A bill to be entitled

An act relating to pet insurance; amending s. 627.71545, F.S.; revising requirements for disclosures from a pet insurer to a policyholder; prohibiting agents from soliciting the sale of pet insurance policies or pet wellness products under certain circumstances; authorizing agents to rely on certain standards and materials; specifying that certain training standards are not part of certain continuing education requirements; providing that certain courses are eligible for certain continuing education credit; deleting a requirement that insurers ensure their agents are trained in a specified manner; requiring pet insurers to file annually a specified report with the Office of Insurance Regulation; specifying the requirements of such report; providing an effective date.

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

Section 1. Present subsection (11) of section 627.71545, Florida Statutes, is redesignated as subsection (12), a new subsection (11) is added to that section, and paragraph (e) of subsection (6) and paragraph (a) of subsection (10) of that section are amended, to read:

627.71545 Pet insurance; noninsurance wellness programs.—  
(6)

(e) At the time a pet insurance policy is issued or delivered to a policyholder, the pet insurer shall provide the

597-02496-26

2026158c1

30 policyholder with a copy of the Insurer Disclosure of Important  
31 Policy Provisions document required under paragraph (d), in at  
32 least 12-point type. At such time, the pet insurer shall also  
33 include a written disclosure with all of the following:

34 1. Contact information for the Division of Consumer  
35 Services of the department, including a link and toll-free  
36 telephone number, for consumers to submit inquiries and  
37 complaints relating to pet insurance products regulated by the  
38 department or office.

39 2. The address and customer service telephone number of the  
40 pet insurance agent.

41 3. A summary of the key policy features, written in plain  
42 language and on a form adopted by the commission by rule,  
43 including, at a minimum, coverage limits and deductibles,  
44 waiting periods, exclusions, preexisting condition rules, and  
45 whether the policy includes wellness benefits.

46 (10) (a)1. An agent may not solicit the sale of a pet  
47 insurance policy or a pet wellness product unless the agent has  
48 adequate knowledge of the policy or product, is in compliance  
49 with the insurer's standards applicable to the sale of the  
50 policy or product, and completes a biennial 2-hour training  
51 course on the topics specified in paragraph (b). An agent may  
52 rely on insurer-provided, policy, or product-specific training  
53 standards and materials to comply with this subsection.

54 2. The insurer-provided, policy, or product-provided  
55 training standards specified in subparagraph 1. are not part of  
56 an agent's continuing education requirement in s. 626.2815;  
57 however, if a course provider submits and receives approval from  
58 the department, the course is eligible for continuing education

597-02496-26

2026158c1

59 ~~credit pursuant to s. 626.2815 A pet insurer must ensure that~~  
60 ~~its agents are trained on the topics specified in paragraph (b)~~  
61 ~~and that its agents have been appropriately trained on the~~  
62 ~~coverages and conditions of its pet insurance products.~~

63 (11) Each pet insurer authorized to transact pet insurance  
64 under this section shall file with the office by March 1 of each  
65 year a report containing all of the following information for  
66 the preceding calendar year:

67 (a) The number of pet insurance policies issued, renewed,  
68 and canceled.

69 (b) Aggregate premium and claims data.

70 (c) Data on policy denials and rescissions, including the  
71 reason for each denial or rescission.

72 (d) Information on waiting periods, exclusions, and  
73 wellness program offerings.

74 (e) Any other information required by rule of the  
75 commission.

76 Section 2. This act shall take effect July 1, 2026.