

1 A bill to be entitled
2 An act relating to residential property insurance;
3 amending s. 627.0621, F.S.; requiring the Office of
4 Insurance Regulation to establish and maintain a
5 comprehensive resource center on its website;
6 providing requirements for the resource center;
7 specifying that certain information is not a trade
8 secret and is not subject to certain public records
9 exemptions; requiring residential property insurers to
10 provide notice of the comprehensive resource center on
11 the office's website with any offer of coverage and
12 policy renewal; amending s. 627.7011, F.S.;
13 prohibiting an insurer from including the value of
14 certain land when establishing a homeowner's policy
15 coverage amount or adjusting certain claims; providing
16 construction; amending s. 627.711, F.S.; providing
17 that the notice of premium discounts for hurricane
18 loss mitigation must include information about whether
19 the insurer offers enhanced discounts for roof systems
20 that use a secondary water resistance; amending s.
21 627.7142, F.S.; conforming a cross-reference;
22 providing an effective date.

23
24 Be It Enacted by the Legislature of the State of Florida:
25

26 **Section 1. Subsection (2) of section 627.0621, Florida**
27 **Statutes, is amended, and subsection (3) is added to that**
28 **section, to read:**

29 627.0621 Transparency in rate regulation.—

30 (2) WEBSITE FOR PUBLIC ACCESS TO RATE FILING INFORMATION.—

31 (a) The office shall establish and maintain a
32 comprehensive resource center on its website which uses concise
33 and plain language to aid consumers in their understanding of
34 insurance. The website must include substantive information on
35 the current and historical dynamics of the market, data
36 concerning the financial condition and market conduct of
37 insurance companies, and insurance options available to
38 consumers. At a minimum, the website must contain the following:

39 1. Reports, using graphic information whenever possible,
40 which outline information about the state of the market and
41 adverse and positive trends affecting it.

42 2. Tools that aid consumers in finding insurers,
43 including, but not limited to, a listing of all companies
44 actively doing business in this state which includes each
45 company's address, website, and all telephone numbers and e-mail
46 addresses to be used by insureds and applicants for coverage.

47 3. Tools that aid consumers in selecting the coverages
48 beneficial to them, including, but not limited to:

49 a. Educational materials that explain the types of
50 coverage in residential property insurance policies; the

51 difference between replacement cost reimbursement and actual
52 cash value reimbursement; a glossary of common terms used in
53 policies; and a comparison of the coverage, terms, conditions,
54 and exclusions contained in different homeowners' and dwelling
55 fire forms.

56 b. Answers to commonly asked questions about residential
57 property insurance coverage.

58 4. Information about mitigation credits and the My Safe
59 Florida Home Program, as well as other credits and discounts
60 insurers may offer beyond wind mitigation.

61 5. Access to annual statements, market conduct
62 information, all major adverse findings by the office for the
63 previous 3 calendar years, and other information related to each
64 insurer.

65 6. Information on the Citizens Property Insurance
66 Corporation take-out process, the clearinghouse program, and the
67 general information as reported by the office.

68 7. Information on the claim process, including, but not
69 limited to:

70 a. Clear, step-by-step guidance on how to file a claim,
71 what to expect during the claim process, and timelines for
72 resolution of a claim.

73 b. The obligations of insurers and insureds related to
74 claims reporting, claims handling, communications regarding
75 claims, claim investigations, claims decisions, and claims

76 payments.

77 c. For each insurer with active policies in this state,
78 the means by which to report a claim, including any telephone
79 numbers, e-mail addresses, or website addresses used for claims
80 reporting.

81 8. Information on consumer protection, including, but not
82 limited to:

83 a. The rights of insureds under Florida law related to
84 coverage; coverage renewals, nonrenewals, and cancellations; and
85 mandated offers of coverage.

86 b. Contact information, including a telephone number,
87 hours of service, and an e-mail address, for the Division of
88 Consumer Services of the department, and information on how to
89 file consumer complaints with the division.

90 9. Information on news and updates relevant to consumers
91 regarding this state's residential property insurance market,
92 including regulatory changes, information on insurers that enter
93 or exit the market, and industry trends.

94 10. Information on disaster preparedness directly related
95 to insurance, prepared by the office or by the Division of
96 Emergency Management.

97 11.(a) With respect to any residential property rate
98 filing, ~~the office shall provide the following information on a~~
99 ~~publicly accessible Internet website:~~

100 a.1. The overall rate change requested by the insurer.

101 ~~b.2.~~ The rate change approved by the office along with all
102 of the actuary's assumptions and recommendations forming the
103 basis of the office's decision.

104 ~~c.3.~~ Certification by the office's actuary that, based on
105 the actuary's knowledge, his or her recommendations are
106 consistent with accepted actuarial principles.

107 d. Whether the insurer uses affiliated entities to perform
108 administrative, claims handling, or other functions of the
109 insurer and, if so, the total percentage of direct written
110 premium paid to the affiliated entities by the insurer in the
111 preceding calendar year.

112 (b) For any rate filing, regardless of whether ~~or not~~ the
113 filing is subject to a public hearing, the office shall provide
114 on its website a means for any policyholder who may be affected
115 by a proposed rate change to send an e-mail regarding the
116 proposed rate change. Such e-mail must be accessible to the
117 actuary assigned to review the rate filing.

118 (c) The statewide average requested rate change and final
119 approved statewide average rate change within a filing is not a
120 trade secret as defined in s. 688.002 or s. 812.081(1) and is
121 not subject to the public records exemption for trade secrets
122 provided in s. 119.0715 or s. 624.4213.

123 (d) County rating examples submitted to the office through
124 the rate collection system for the purpose of displaying rates
125 on the office website are not a trade secret as defined in s.

126 688.002 or s. 812.081(1) and are not subject to the public
127 records exemption for trade secrets provided in s. 119.0715 or
128 s. 624.4213.

129 (3) NOTICE OF COMPREHENSIVE RESOURCE CENTER.—Along with
130 each offer of residential property insurance coverage and at
131 each renewal of such coverage, the insurer must provide notice
132 of the comprehensive resource center on the office's website,
133 required under subsection (2), which must include the website
134 address and a quick response code for the website.

135 **Section 2. Subsections (5) and (6) of section 627.7011,**
136 **Florida Statutes, are renumbered as subsections (6) and (7),**
137 **respectively, and a new subsection (5) is added to that section,**
138 **to read:**

139 627.7011 Homeowners' policies; offer of replacement cost
140 coverage and law and ordinance coverage.—

141 (5) When establishing the coverage amount or adjusting a
142 claim for a dwelling or other structure under a homeowner's
143 insurance policy, an insurer may not include the value of the
144 land on which such dwelling or structure is located. This
145 subsection may not be construed to permit inclusion of the value
146 of land for dwellings or structures located on the shoreline,
147 surrounded in whole or in part by a body of water, or on land
148 formed or altered by erosion or accretion.

149 **Section 3. Subsection (1) of section 627.711, Florida**
150 **Statutes, is amended to read:**

151 627.711 Notice of premium discounts for hurricane loss
152 mitigation; uniform mitigation verification inspection form.—

153 (1) Using a form prescribed by the Office of Insurance
154 Regulation, the insurer shall clearly notify the applicant or
155 policyholder of any personal lines residential property
156 insurance policy, at the time of the issuance of the policy and
157 at each renewal, of the availability and the range of each
158 premium discount, credit, other rate differential, or reduction
159 in deductibles, and combinations of discounts, credits, rate
160 differentials, or reductions in deductibles, for properties on
161 which fixtures or construction techniques demonstrated to reduce
162 the amount of loss in a windstorm can be or have been installed
163 or implemented. The prescribed form shall describe generally
164 what actions the policyholders may be able to take to reduce
165 their windstorm premium. The prescribed form and a list of such
166 ranges approved by the office for each insurer licensed in the
167 state and providing such discounts, credits, other rate
168 differentials, or reductions in deductibles for properties
169 described in this subsection shall be available for electronic
170 viewing and download from the Department of Financial Services'
171 or the Office of Insurance Regulation's Internet website. The
172 prescribed form must also notify the applicant or policyholder
173 if the insurer offers an enhanced discount for a roof system
174 that uses a secondary water resistance, and the form must
175 generally list the amount of discount by type of secondary water

176 resistance. The Financial Services Commission may adopt rules to
177 implement this subsection.

178 **Section 4. Section 627.7142, Florida Statutes, is amended**
179 **to read:**

180 627.7142 Homeowner Claims Bill of Rights.—An insurer
181 issuing a personal lines residential property insurance policy
182 in this state must provide a Homeowner Claims Bill of Rights to
183 a policyholder within 14 days after receiving an initial
184 communication with respect to a claim. The purpose of the bill
185 of rights is to summarize, in simple, nontechnical terms,
186 existing Florida law regarding the rights of a personal lines
187 residential property insurance policyholder who files a claim of
188 loss. The Homeowner Claims Bill of Rights is specific to the
189 claims process and does not represent all of a policyholder's
190 rights under Florida law regarding the insurance policy. The
191 Homeowner Claims Bill of Rights does not create a civil cause of
192 action by any individual policyholder or class of policyholders
193 against an insurer or insurers. The failure of an insurer to
194 properly deliver the Homeowner Claims Bill of Rights is subject
195 to administrative enforcement by the office but is not
196 admissible as evidence in a civil action against an insurer. The
197 Homeowner Claims Bill of Rights does not enlarge, modify, or
198 contravene statutory requirements, including, but not limited
199 to, ss. 626.854, 626.9541, 627.70131, 627.7015, and 627.7074,
200 and does not prohibit an insurer from exercising its right to

201 repair damaged property in compliance with the terms of an
202 applicable policy or ss. 627.7011(7)(e) and 627.702(7) ~~ss.~~
203 ~~627.7011(6)(e) and 627.702(7)~~. The Homeowner Claims Bill of
204 Rights must state:

205
206 HOMEOWNER CLAIMS

207 BILL OF RIGHTS

208 This Bill of Rights is specific to the claims process
209 and does not represent all of your rights under
210 Florida law regarding your policy. There are also
211 exceptions to the stated timelines when conditions are
212 beyond your insurance company's control. This document
213 does not create a civil cause of action by an
214 individual policyholder, or a class of policyholders,
215 against an insurer or insurers and does not prohibit
216 an insurer from exercising its right to repair damaged
217 property in compliance with the terms of an applicable
218 policy.

219
220 YOU HAVE THE RIGHT TO:

- 221 1. Receive from your insurance company an
222 acknowledgment of your reported claim within 7 days
223 after the time you communicated the claim.
224 2. Upon written request, receive from your insurance
225 company within 30 days after you have submitted a

complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.

3. Receive from your insurance company a copy of any detailed estimate of the amount of the loss within 7 days after the estimate is generated by the insurance company's adjuster.

4. Within 60 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.

5. Receive payment of interest, as provided in s. 627.70131, Florida Statutes, from your insurance company, which begins accruing from the date your claim is filed if your insurance company does not pay full settlement of your initial, reopened, or supplemental claim or the undisputed portion of your claim or does not deny your claim within 60 days after your claim is filed. The interest, if applicable, must be paid when your claim or the undisputed portion of your claim is paid.

6. Free mediation of your disputed claim by the

251 Florida Department of Financial Services, Division of
252 Consumer Services, under most circumstances and
253 subject to certain restrictions.

254 7. Neutral evaluation of your disputed claim, if your
255 claim is for damage caused by a sinkhole and is
256 covered by your policy.

257 8. Contact the Florida Department of Financial
258 Services, Division of Consumer Services' toll-free
259 helpline for assistance with any insurance claim or
260 questions pertaining to the handling of your claim.
261 You can reach the Helpline by phone at ...(toll-free
262 phone number)...., or you can seek assistance online at
263 the Florida Department of Financial Services, Division
264 of Consumer Services' website at ...(website
265 address)....

266
267 YOU ARE ADVISED TO:

268 1. File all claims directly with your insurance
269 company.

270 2. Contact your insurance company before entering
271 into any contract for repairs to confirm any managed
272 repair policy provisions or optional preferred
273 vendors.

274 3. Make and document emergency repairs that are
275 necessary to prevent further damage. Keep the damaged

property, if feasible, keep all receipts, and take photographs or video of damage before and after any repairs to provide to your insurer.

4. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.

5. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.

6. Require all contractors to provide proof of insurance before beginning repairs.

7. Take precautions if the damage requires you to leave your home, including securing your property; ~~and~~ turning off your gas, water, and electricity; ~~and~~ contacting your insurance company; and providing ~~provide~~ a phone number where you can be reached.

Section 5. This act shall take effect July 1, 2026.