

1 A bill to be entitled  
2 An act relating to arbitration for disputes with  
3 Citizens Property Insurance Corporation; amending s.  
4 627.351, F.S.; requiring notification of arbitration  
5 before the Division of Administrative Hearings as an  
6 option for dispute resolution procedures under  
7 Citizens Property Insurance Corporation; removing  
8 obsolete language; providing an effective date.  
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10 Be It Enacted by the Legislature of the State of Florida:  
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12 **Section 1. Paragraph (11) of subsection (6) of section**  
13 **627.351, Florida Statutes, is amended to read:**

14 627.351 Insurance risk apportionment plans.—

15 (6) CITIZENS PROPERTY INSURANCE CORPORATION.—

16 (11)1. In addition to any other method of alternative  
17 dispute resolution authorized by state law, the corporation may  
18 adopt policy forms that provide an option for the insured to  
19 select, at the time of entering into the policy or upon renewal,  
20 to have disputes regarding the corporation's claim  
21 determinations ~~for the resolution of disputes regarding its~~  
22 ~~claim determinations~~, including disputes regarding coverage for,  
23 or the scope and value of, a claim, resolved through arbitration  
24 ~~in a proceeding~~ before the Division of Administrative Hearings.  
25 Each insured must be notified in writing, at the time of

entering into a policy with the corporation and upon each renewal, that the insured must decide whether to resolve disputes through arbitration before the Division of Administrative Hearings. Such notification must be in at least 12-point boldfaced type, immediately preceding the insured's signature, in substantially the following form:

AN INSURED MUST CHOOSE AT THE TIME OF ENTERING INTO THIS POLICY OR UPON RENEWAL WHETHER TO RESOLVE DISPUTES THROUGH ARBITRATION BEFORE THE DIVISION OF ADMINISTRATIVE HEARINGS. THE INSURED MUST INDICATE THIS SELECTION BY MARKING "ACCEPT" OR "DECLINE" BELOW. THIS DECISION CANNOT BE CHANGED DURING THE TERM OF THE POLICY.

☐ ACCEPT

☐ DECLINE

2. Any such policies are not subject to s. 627.70154. All arbitrations before ~~proceedings in~~ the Division of Administrative Hearings pursuant to such policies are subject to ss. 57.105 and 768.79 as if filed in the courts of this state and are not considered chapter 120 administrative proceedings. Rule 1.442, Florida Rules of Civil Procedure, applies to any offer served pursuant to s. 768.79, except that, notwithstanding any provision in Rule 1.442, Florida Rules of Civil Procedure, to the contrary, an offer shall not be served earlier than 10

51 days after filing the request for hearing with the Division of  
52 Administrative Hearings and shall not be served later than 10  
53 days before the date set for the final hearing. The  
54 administrative law judge in such arbitrations ~~proceedings~~ shall  
55 award attorney fees and other relief pursuant to ss. 57.105 and  
56 768.79. The corporation may not seek, and the office may not  
57 approve, a maximum hourly rate for attorney fees.

58 ~~2. The corporation may contract with the division to~~  
59 ~~conduct proceedings to resolve disputes regarding its claim~~  
60 ~~determinations as may be provided for in the applicable policies~~  
61 ~~of insurance. This subparagraph expires July 1, 2026.~~

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