

HB 983

2026

A bill to be entitled
An act relating to pet insurance; amending s. 626.2815, F.S.; requiring licensees who sell pet insurance to complete specified continuing education; amending s. 627.71545, F.S.; revising requirements for disclosures from a pet insurer to a policyholder; 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. Paragraph (k) is added to subsection (3) of section 626.2815, Florida Statutes, to read:

626.2815 Continuing education requirements.—

(3) Each licensee except a title insurance agent must complete a 4-hour update course every 2 years which is specific to the license held by the licensee. The course must be developed and offered by providers and approved by the department. The content of the course must address all lines of insurance for which examination and licensure are required and include the following subject areas: insurance law updates, ethics for insurance professionals, disciplinary trends and case studies, industry trends, premium discounts, determining

26 suitability of products and services, and other similar
27 insurance-related topics the department determines are relevant
28 to legally and ethically carrying out the responsibilities of
29 the license granted. A licensee who holds multiple insurance
30 licenses must complete an update course that is specific to at
31 least one of the licenses held. Except as otherwise specified,
32 any remaining required hours of continuing education are
33 elective and may consist of any continuing education course
34 approved by the department under this section.

35 (k) For a licensee who sells pet insurance, the continuing
36 education required under this section must include 2 hours of
37 continuing education relating to pet insurance during each
38 biennial compliance period.

39 **Section 2. Present subsections (10) and (11) of section**
40 **627.71545, Florida Statutes, are redesignated as subsections**
41 **(11) and (12), respectively, a new subsection (10) is added to**
42 **that section, and paragraph (e) of subsection (6) of that**
43 **section is amended, to read:**

44 627.71545 Pet insurance; noninsurance wellness programs.—
45 (6)

46 (e) At the time a pet insurance policy is issued or
47 delivered to a policyholder, the pet insurer shall provide the
48 policyholder with a copy of the Insurer Disclosure of Important
49 Policy Provisions document required under paragraph (d), in at
50 least 12-point type. At such time, the pet insurer shall also

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51 include a written disclosure with all of the following:

52 1. Contact information for the Division of Consumer
53 Services of the department, including a link and toll-free
54 telephone number, for consumers to submit inquiries and
55 complaints relating to pet insurance products regulated by the
56 department or office.

57 2. The address and customer service telephone number of
58 the pet insurance agent.

59 3. A summary of the key policy features, written in plain
60 language and on a form adopted by the commission by rule,
61 including, at a minimum, coverage limits and deductibles,
62 waiting periods, exclusions, preexisting condition rules, and
63 whether the policy includes wellness benefits.

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

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

70 (b) Aggregate premium and claims data.

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

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

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

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76 commission.

77 **Section 3.** This act shall take effect July 1, 2026.