The Committee on Rules (Smith) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 1266 - 1310 and insert:

(1)(a) It is the intent of the Legislature that insurers must provide savings to consumers who install or implement windstorm damage mitigation techniques, alterations, or solutions to their properties to prevent windstorm losses. A rate filing for residential property insurance must include actuarially reasonable discounts, credits, or other rate differentials, or appropriate reductions in deductibles, for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have
been installed or implemented. The fixtures or construction

14 techniques must shall include, but are not be limited to,
15 fixtures or construction techniques that which enhance roof
16 strength, roof covering performance, roof-to-wall strength,
17 wall-to-floor-to-foundation strength, opening protection, and
18 window, door, and skylight strength. Credits, discounts, or
19 other rate differentials, or appropriate reductions in
20 deductibles, for fixtures and construction techniques that which
21 meet the minimum requirements of the Florida Building Code must
22 be included in the rate filing. All insurance companies must
23 make a rate filing that which includes the credits, discounts,
24 or other rate differentials or reductions in deductibles by
25 February 28, 2003. By July 1, 2007, the office shall reevaluate
26 the discounts, credits, other rate differentials, and
27 appropriate reductions in deductibles for fixtures and
28 construction techniques that meet the minimum requirements of
29 the Florida Building Code, based upon actual experience or any
30 other loss relativity studies available to the office. The
31 office shall determine the discounts, credits, other rate
32 differentials, and appropriate reductions in deductibles that
33 reflect the full actuarial value of such revaluation, which may
34 be used by insurers in rate filings.
35
36 And the title is amended as follows:

37 Delete lines 92 - 101
38 and insert:
39 Legislature; amending s. 627.029, F.S.; deleting
40 obsolete