A bill to be entitled
An act relating to insurance claims data; creating ss. 626.9202 and 627.444, F.S.; defining the terms “loss run statement” and “provide”; requiring surplus lines and authorized insurers, respectively, to provide loss run statements to insureds within a specified timeframe after receiving a written request; requiring insurers to notify the agent of record; specifying the loss run history required in such statements; prohibiting insurers from charging any fee for providing a loss run statement annually; providing an effective date.

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

Section 1. Section 626.9202, Florida Statutes, is created to read:

626.9202 Loss run statements.—
(1) As used in this section, the term:
(a) “Loss run statement” means a report relating to risks maintained by an insurer which contains the history of claims occurring during a policy term.
(b) “Provide” means to send a document electronically or to allow access through an electronic portal to view or generate a document.
(2) Notwithstanding any other law, an insurer shall provide a loss run statement to an insured within 15 calendar days after receipt of a written request submitted by the insured.
(3) At the time a loss run statement is provided to an
insured, the insurer shall notify the agent of record that the loss run statement was provided.

(4) A loss run statement provided pursuant to this section must contain a loss run history for the preceding 5 years or, if the history is less than 5 years, a complete loss run history with the insurer.

(5) An insurer may not charge any fee to prepare and provide annually one loss run statement in accordance with this section.

Section 2. Section 627.444, Florida Statutes, is created to read:

627.444 Loss run statements.—

(1) As used in this section, the term:

(a) “Loss run statement” means a report relating to risks maintained by an insurer which contains the history of claims occurring during a policy term.

(b) “Provide” means to send a document electronically or to allow access through an electronic portal to view or generate a document.

(2) Notwithstanding any other law, an insurer shall provide a loss run statement to an insured within 15 calendar days after receipt of a written request submitted by the insured.

(3) At the time a loss run statement is provided to an insured, the insurer shall notify the agent of record that the loss run statement was provided.

(4) A loss run statement provided pursuant to this section must contain a loss run history for the preceding 5 years or, if the history is less than 5 years, a complete loss run history with the insurer.
(5) An insurer may not charge any fee to prepare and provide annually one loss run statement in accordance with this section.

Section 3. This act shall take effect July 1, 2020.