

By Senator Broxson

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1 A bill to be entitled
2 An act relating to insurance claims data; creating ss.
3 626.9202 and 627.444, F.S.; defining the terms "loss
4 run statement" and "provide"; requiring surplus lines
5 and authorized insurers, respectively, to provide loss
6 run statements to insureds within a specified
7 timeframe after receiving a written request; requiring
8 insurers to notify the agent of record; specifying the
9 loss run history required in such statements;
10 prohibiting insurers from charging any fee for
11 providing a loss run statement annually; providing an
12 effective date.

13
14 Be It Enacted by the Legislature of the State of Florida:

15
16 Section 1. Section 626.9202, Florida Statutes, is created
17 to read:

18 626.9202 Loss run statements.—

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

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

23 (b) "Provide" means to send a document electronically or to
24 allow access through an electronic portal to view or generate a
25 document.

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

29 (3) At the time a loss run statement is provided to an

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30 insured, the insurer shall notify the agent of record that the
 31 loss run statement was provided.

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

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

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

41 627.444 Loss run statements.—

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

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

46 (b) "Provide" means to send a document electronically or to
 47 allow access through an electronic portal to view or generate a
 48 document.

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

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

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

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

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