Representative Jenne offered the following:

**Amendment to Amendment (240104) (with title amendment)**

Between lines 1058 and 1059, insert:

Section 14. **Before December 31, 2021, a property insurer** may not apply any rate change to an HO-3, HO-4, or HO-6 policy. **During 2022, 2023, and 2024, the rate paid by a policyholder for an HO-3, HO-4, or HO-6 policy must decrease by at least 6.2 percent per year compared to a similar property insurance policy from the previous year with substantially the same coverage. The 6.2 percent rate reduction may be provided through rate decreases, discounts, or credits toward the insurance policy issued or renewed in years 2022, 2023, and 2024. In each of**
these years, if there are claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, as verified by the National Oceanic and Atmospheric Administration, the Office of Insurance Regulation shall consider the impact of such claims as part of a rate filing pursuant to s. 627.062.

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**TITLE AMENDMENT**

Between lines 1150 and 1151, insert:

prohibiting property insurers from applying a rate change to certain policies before a specified date; requiring policy rates during a specified timeframe to be decreased by a certain rate each year; authorizing the rate decrease to be provided in various ways;