Senator Polsky moved the following:

**Senate Amendment (with title amendment)**

Delete lines 555 - 558

and insert:

(1) Notwithstanding any provision of s. 624.155, a claimant must establish that the property insurer breached the insurance contract to prevail in a claim for extracontractual damages under s. 624.155(1)(b).

(2) Notwithstanding any other provision of law, for any property insurance coverage subject to this chapter issued or renewed on or after the effective date of this act, every
insurer must reduce its rates to levels that are at least 2 percent less than the rates for the same coverage that was in effect on January 1, 2022.

And the title is amended as follows:

Delete line 64

and insert:

damages; requiring insurers to reduce insurance rates by a specified amount for certain property insurance coverage; amending s. 624.307, F.S.; requiring the