

By Senator Rouson

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A bill to be entitled

An act relating to whistleblower protections for employees and independent contractors of property insurers; creating s. 626.9898, F.S.; prohibiting property insurers, or their agents or affiliates, from taking adverse actions against employees or contractors for specified reasons; authorizing such employees or contractors to bring a civil action within a specified timeframe; authorizing a court to order certain relief; providing an effective date.

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

Section 1. Section 626.9898, Florida Statutes, is created to read:

626.9898 Whistleblower protections for employees and contractors of property insurers.—

(1) Notwithstanding s. 448.102, a property insurer, or any of its agents or affiliates, may not discharge, suspend, demote, threaten, harass, or take any other adverse action against an employee or independent contractor because the employee or independent contractor has, in good faith, disclosed to any governmental agency or the news media an activity, a policy, or a practice of the insurer or its agents or affiliates which is in violation of law, constitutes unethical conduct, or involves fraudulent insurance practices.

(2) An employee or independent contractor aggrieved by a violation of this section may bring a civil action in a court of competent jurisdiction within 2 years after discovering that the

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alleged violation occurred or within 4 years after the adverse
action was taken, whichever is earlier. Such court may order the
relief authorized in s. 448.103(2).

Section 2. This act shall take effect July 1, 2026.