

By Senator Jones

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1 A bill to be entitled
2 An act relating to pet insurance; amending s.
3 626.2815, F.S.; requiring licensees who sell pet
4 insurance to complete specified continuing education;
5 amending s. 627.71545, F.S.; revising requirements for
6 disclosures from a pet insurer to a policyholder;
7 requiring pet insurers to file annually a specified
8 report with the Office of Insurance Regulation;
9 specifying the requirements of such report; providing
10 an effective date.

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

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14 Section 1. Paragraph (k) is added to subsection (3) of
15 section 626.2815, Florida Statutes, to read:

16 626.2815 Continuing education requirements.—

17 (3) Each licensee except a title insurance agent must
18 complete a 4-hour update course every 2 years which is specific
19 to the license held by the licensee. The course must be
20 developed and offered by providers and approved by the
21 department. The content of the course must address all lines of
22 insurance for which examination and licensure are required and
23 include the following subject areas: insurance law updates,
24 ethics for insurance professionals, disciplinary trends and case
25 studies, industry trends, premium discounts, determining
26 suitability of products and services, and other similar
27 insurance-related topics the department determines are relevant
28 to legally and ethically carrying out the responsibilities of
29 the license granted. A licensee who holds multiple insurance

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licenses must complete an update course that is specific to at least one of the licenses held. Except as otherwise specified, any remaining required hours of continuing education are elective and may consist of any continuing education course approved by the department under this section.

(k) For a licensee who sells pet insurance, the continuing education required under this section must include 2 hours of continuing education relating to pet insurance during each biennial compliance period.

Section 2. Present subsections (10) and (11) of section 627.71545, Florida Statutes, are redesignated as subsections (11) and (12), respectively, a new subsection (10) is added to that section, and paragraph (e) of subsection (6) of that section is amended, to read:

627.71545 Pet insurance; noninsurance wellness programs.—

(6)

(e) At the time a pet insurance policy is issued or delivered to a policyholder, the pet insurer shall provide the policyholder with a copy of the Insurer Disclosure of Important Policy Provisions document required under paragraph (d), in at least 12-point type. At such time, the pet insurer shall also include a written disclosure with all of the following:

1. Contact information for the Division of Consumer Services of the department, including a link and toll-free telephone number, for consumers to submit inquiries and complaints relating to pet insurance products regulated by the department or office.

2. The address and customer service telephone number of the pet insurance agent.

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59 3. A summary of the key policy features, written in plain
60 language and on a form adopted by the commission by rule,
61 including, at a minimum, coverage limits and deductibles,
62 waiting periods, exclusions, preexisting condition rules, and
63 whether the policy includes wellness benefits.

64 (10) Each pet insurer authorized to transact pet insurance
65 under this section shall file with the office by March 1 of each
66 year a report containing all of the following information for
67 the preceding calendar year:

68 (a) The number of pet insurance policies issued, renewed,
69 and canceled.

70 (b) Aggregate premium and claims data.

71 (c) Data on policy denials and rescissions, including the
72 reason for each denial or rescission.

73 (d) Information on waiting periods, exclusions, and
74 wellness program offerings.

75 (e) Any other information required by rule of the
76 commission.

77 Section 3. This act shall take effect July 1, 2026.