

1 A bill to be entitled
2 An act relating to the Insurance Solutions Advisory
3 Council; creating the advisory council within the
4 Office of Insurance Regulation for specified purposes
5 relating to data and information on the property and
6 automobile insurance market; providing for membership
7 of the advisory council; providing for per diem and
8 travel expenses; providing for meetings of the
9 advisory council; requiring the office to provide the
10 advisory council with staffing and administrative
11 assistance; requiring the advisory council to submit a
12 specified report annually; providing for future
13 legislative review and expiration of the advisory
14 council; providing an effective date.

15
16 Be It Enacted by the Legislature of the State of Florida:

17
18 **Section 1.** Insurance Solutions Advisory Council.—

19 (1) The Insurance Solutions Advisory Council, an advisory
20 council as defined in s. 20.03(7), Florida Statutes, is created
21 within the Office of Insurance Regulation to analyze and compile
22 available data and evaluate relevant and applicable information
23 relating to Florida's property and automobile insurance market.
24 The advisory council shall serve in an advisory capacity to the
25 office and the Legislature and, except as otherwise provided in

26 this section, shall comply with the requirements of s. 20.052,
27 Florida Statutes.

28 (2) The advisory council shall be composed of the
29 following members:

30 (a) Three members appointed by the Speaker of the House of
31 Representatives:

32 1. One member representing a residential property and
33 casualty insurer that has issued at least 150,000 homeowner's
34 insurance policies in this state at the time of the creation of
35 the advisory council.

36 2. One member representing a surplus lines insurer.

37 3. One member who is a trial attorney.

38 (b) Three members appointed by the President of the
39 Senate:

40 1. One member representing a commercial nonresidential
41 property and casualty insurer.

42 2. One member representing a residential property and
43 casualty insurer that has issued fewer than 150,000 homeowner's
44 insurance policies in this state at the time of the creation of
45 the advisory council.

46 3. One member who is a public adjuster.

47 (c) Three members appointed by the Governor who are not
48 employed by or professionally affiliated with an insurance
49 company or a subsidiary of an insurance company, at least one of
50 whom must be a consumer advocate or a member of a consumer

51 advocacy organization or agency and one of whom must be
52 recommended by the Florida Insurance Council. The Governor shall
53 appoint from among the three members the advisory council's
54 chair.

55 (d) Two members appointed by the Chief Financial Officer,
56 representing insurance agents in this state.

57 (e) One member representing Citizens Property Insurance
58 Corporation, selected by the chair of the board of governors of
59 the Citizens Property Insurance Corporation.

60 (f) The Commissioner of Insurance Regulation or his or her
61 designee.

62 (3) Members must be appointed no later than August 1,
63 2026. Members serve at the pleasure of the officer who appointed
64 them, and a vacancy on the advisory council must be filled in
65 the same manner as the original appointment. Members of the
66 advisory council shall serve without compensation but are
67 entitled to reimbursement for per diem and travel expenses
68 pursuant to s. 112.061, Florida Statutes.

69 (4) The advisory council shall meet at the call of the
70 chair at a time and location in this state designated by the
71 chair.

72 (5) The Office of Insurance Regulation shall provide
73 staffing and administrative assistance to the advisory council
74 in performing its duties.

75 (6) Beginning October 1, 2026, the advisory council shall

HB 343

2026

76 submit an annual report regarding its analysis as specified in
77 subsection (1) and any recommendations related to property and
78 automobile insurance in this state.

79 (7) In accordance with s. 20.052(8), Florida Statutes,
80 this section is repealed October 2, 2029, unless reviewed and
81 saved from repeal through reenactment by the Legislature.

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