

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 943 (2026)

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED \_\_\_\_\_ (Y/N)  
ADOPTED AS AMENDED \_\_\_\_\_ (Y/N)  
ADOPTED W/O OBJECTION \_\_\_\_\_ (Y/N)  
FAILED TO ADOPT \_\_\_\_\_ (Y/N)  
WITHDRAWN \_\_\_\_\_ (Y/N)  
OTHER \_\_\_\_\_

Committee/Subcommittee hearing bill: Insurance & Banking  
Subcommittee

Representative Redondo offered the following:

**Amendment (with title amendment)**

Remove everything after the enacting clause and insert:

**Section 1. Paragraph (oo) is added to subsection (6) of  
section 627.351, Florida Statutes, to read:**

627.351 Insurance risk apportionment plans.—

(6) CITIZENS PROPERTY INSURANCE CORPORATION.—

(oo) For commercial residential and commercial  
nonresidential risks, if an approved surplus lines clearinghouse  
insurer offers coverage under s. 627.3518(5)(c)2. and the total  
cost of such coverage is not more than 20 percent greater than  
the total cost of insurance coverage from the corporation, the  
corporation may not issue or renew coverage unless it imposes a

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Published On: 2/2/2026 5:01:37 PM

Amendment No.

premium equalization adjustment on such policy equal to the amount by which the total cost of insurance coverage offered by the approved surplus lines clearinghouse insurer exceeds the total cost of insurance coverage from the corporation. If the total cost of insurance from the approved surplus lines clearinghouse insurer does not exceed the total cost of corporation coverage, the corporation may not impose the premium equalization adjustment. If more than one approved surplus lines clearinghouse insurer offers coverage under s. 627.3518(5)(c)2., the lowest offered total cost of insurance coverage applies for purposes of this paragraph. The total cost of insurance coverage includes, but is not limited to, the premium, fees, surcharges, and applicable taxes. A premium equalization adjustment applied pursuant to this paragraph expires at the end of the policy term.

**Section 2. Section 627.3518, Florida Statutes, is amended to read:**

627.3518 Citizens Property Insurance Corporation  
policyholder eligibility clearinghouse program.—The purpose of this section is to provide a framework for the corporation to implement a clearinghouse program ~~by January 1, 2014.~~

(1) As used in this section, the term:

(a) "Approved surplus lines clearinghouse insurer" means an eligible surplus lines insurer that has a financial strength rating of "A-" or higher and a financial size category of A-VII

Amendment No.

42 or higher from A.M. Best Company which the clearinghouse  
43 administrator recommends for participation in the program and  
44 which the office verifies meets the requirements for  
45 participation in the program within 5 business days after the  
46 commercial lines clearinghouse administrator's recommendation.

47 (b) "Commercial lines clearinghouse administrator" means  
48 the individual or entity employed or otherwise contracted by the  
49 corporation to provide administrative or professional services  
50 to implement the commercial lines clearinghouse required  
51 pursuant to subparagraph (2)(b)1. within the corporation as set  
52 forth in paragraph (3)(b).

53 (c) "Corporation" means Citizens Property Insurance  
54 Corporation.

55 (d) ~~(b)~~ "Exclusive agent" means any licensed insurance  
56 agent that has, by contract, agreed to act exclusively for one  
57 company or group of affiliated insurance companies and is  
58 disallowed by the provisions of that contract to directly write  
59 for any other unaffiliated insurer absent express consent from  
60 the company or group of affiliated insurance companies.

61 (e) ~~(e)~~ "Independent agent" means any licensed insurance  
62 agent not described in paragraph (d) ~~(b)~~.

63 (f) "Primary residence" has the same meaning as in s.  
64 627.351(6)(c)2.a.

Amendment No.

65 (g)-(d) "Program" means the clearinghouse created under  
66 this section, consisting of the personal lines clearinghouse and  
67 the commercial lines clearinghouse.

68 (h) "Surplus lines agent" means an insurance agent  
69 licensed pursuant to s. 626.927 or s. 626.9272.

70 (2) (a) The corporation shall establish a personal lines  
71 clearinghouse in order to confirm an applicant's eligibility  
72 with the corporation, and to enhance access of new applicants  
73 for personal lines coverage and existing personal lines  
74 policyholders of the corporation to offers of coverage from  
75 authorized insurers, and the corporation shall establish a  
76 program for personal residential risks in order to facilitate  
77 the diversion of ineligible applicants and existing  
78 policyholders from the corporation into the voluntary insurance  
79 market.

80 (b)1. The corporation shall implement on or before January  
81 1, 2027, a commercial lines clearinghouse in order to enhance  
82 access to offers of coverage from approved surplus lines  
83 clearinghouse insurers for new applicants for commercial  
84 residential coverage and commercial nonresidential coverage and  
85 existing commercial residential and commercial nonresidential  
86 policyholders of the corporation.

87 2. To facilitate the diversion of ineligible applicants  
88 and existing policyholders from the corporation to authorized  
89 insurers, the corporation shall also develop and implement a

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Published On: 2/2/2026 5:01:37 PM

Amendment No.

90 separate commercial lines clearinghouse on or before January 1,  
91 2028 to confirm eligibility with the corporation and to enhance  
92 access to offers of such coverage from authorized insurers for  
93 new applicants for commercial residential or commercial  
94 nonresidential coverage and existing commercial residential and  
95 commercial nonresidential policyholders of the corporation  
96 ~~appropriate procedures for facilitating the diversion of~~  
97 ~~ineligible applicants and existing policyholders for commercial~~  
98 ~~residential coverage into the private insurance market and shall~~  
99 ~~report such procedures to the President of the Senate and the~~  
100 ~~Speaker of the House of Representatives by January 1, 2014.~~

101 (3) The corporation board shall establish the  
102 ~~clearinghouse~~ program as an organizational unit within the  
103 corporation. The program shall have all the rights and  
104 responsibilities in carrying out its duties as a licensed  
105 general lines agent and a surplus lines agent, but may not be  
106 required to employ or engage a licensed general lines agent or a  
107 surplus lines agent, or to maintain an insurance agency license  
108 to carry out its activities in the solicitation and placement of  
109 insurance coverage. In establishing the program, the corporation  
110 has all of the following rights and responsibilities ~~may~~:

111 (a) May require all new applications for personal lines  
112 coverage, and all personal lines policies due for renewal, to be  
113 submitted for coverage to the program in order to facilitate  
114 obtaining an offer of coverage from an authorized insurer or, if

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Published On: 2/2/2026 5:01:37 PM

Amendment No.

115 the risk is a commercial risk, shall require all new  
116 applications for commercial lines coverage, and all commercial  
117 lines policies due for renewal, to be initially submitted for  
118 coverage through the commercial clearinghouse as a single point  
119 of intake for both the corporation and the program in order to  
120 facilitate obtaining an offer of coverage from an approved  
121 surplus lines clearinghouse insurer, before binding or renewing  
122 coverage by the corporation.

123 (b) Shall establish and maintain the operational systems  
124 and procedures necessary to implement the program.

125 (c) May employ or otherwise contract with individuals or  
126 other entities for appropriate administrative or professional  
127 services to effectuate the plan within the corporation in  
128 accordance with the applicable purchasing requirements under s.  
129 627.351 and, for purposes of implementing the commercial lines  
130 clearinghouse and providing offers of coverage from approved  
131 surplus lines clearinghouse insurers on or before January 1,  
132 2027, contract with such individuals or entities in accordance  
133 with s. 287.057(3)(c).

134 (d)-(e) May enter into contracts with any authorized  
135 insurer and any approved surplus lines clearinghouse insurer to  
136 participate in the program and accept an appointment by such  
137 insurer.

138 (e)-(d) May provide funds to operate the program. Insurers  
139 and agents participating in the program are not required to pay

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Published On: 2/2/2026 5:01:37 PM

Amendment No.

140 a fee to offset or partially offset the cost of the program or  
141 use the program for renewal of policies initially written  
142 through the clearinghouse. Notwithstanding this paragraph, any  
143 commercial lines clearinghouse administrator may charge approved  
144 surplus lines clearinghouse insurers participating in the  
145 program reasonable transaction, technology, administration, and  
146 other similar fees.

147 (f)-(e) May develop an enhanced application that includes  
148 information to assist private insurers in determining whether to  
149 make an offer of coverage through the program.

150 (g)-(f) For personal lines residential risks, may require  
151 that, before approving all new applications for coverage by the  
152 corporation, ~~that~~ every application be subject to a period of 2  
153 business days when any insurer participating in the program may  
154 select the application for coverage. For commercial lines  
155 residential and commercial lines nonresidential risks, the  
156 corporation may require, before approving all new applications  
157 for commercial lines coverage by the corporation, that every  
158 application be subject to a period of 5 business days when any  
159 insurer participating in the program may select the application  
160 for coverage. The insurer may issue a binder on any policy  
161 selected for coverage for a period of at least 30 days but not  
162 more than 60 days.

163 (h) Shall, in creating the commercial lines clearinghouse,  
164 establish criteria to determine the capabilities necessary for

Amendment No.

165 the commercial lines clearinghouse administrator. For  
166 facilitating offers of surplus lines coverage, such criteria  
167 must include confirmed expertise in the surplus lines market, at  
168 least 5 years of publicly available audited financial  
169 statements, the ability to facilitate all approved surplus lines  
170 clearinghouse insurers to participate in the commercial lines  
171 clearinghouse on terms established by the corporation, and other  
172 criteria that the corporation determines necessary to  
173 effectively establish, administer, and manage offers of surplus  
174 lines coverage through the commercial lines clearinghouse.

175 (i) Shall select a commercial lines clearinghouse  
176 administrator within 90 days after the effective date of this  
177 act.

178 (j) May allow the commercial lines clearinghouse  
179 administrator to establish procedures and account clearance  
180 requirements the commercial lines clearinghouse administrator  
181 deems necessary to ensure an orderly process for offers of  
182 coverage to be provided by approved surplus lines clearinghouse  
183 insurers participating in the commercial lines clearinghouse and  
184 to avoid multiple offers of coverage from the same insurer for  
185 the same risk.

186 (k) Must submit to the commercial lines clearinghouse  
187 administrator its coverage terms and conditions, deductible  
188 structures, and its unalterable indicated total cost of  
189 insurance coverage, which must include, but is not limited to,

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM



## COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 943 (2026)

Amendment No.

the premium, fees, surcharges, and applicable taxes for the  
subject risk before any approved surplus lines clearinghouse  
insurer is provided a submission for coverage pursuant to the  
program by any applicant for new coverage from the corporation  
or any policyholder of the corporation. The commercial lines  
clearinghouse administrator shall provide the corporation's  
unalterable indicated coverage terms and conditions and  
deductible structures, but may not provide the indicated total  
cost of corporation insurance coverage, to the approved surplus  
lines clearinghouse insurers participating in the program. The  
commercial lines clearinghouse administrator shall then use the  
corporation's unalterable indication to determine whether any  
offers of coverage from approved surplus lines clearinghouse  
insurers satisfy the requirements set forth in s. 627.351(6) (oo)  
and subparagraph (5) (c)2. The corporation may not bind or  
otherwise communicate, indicate, or make an offer of coverage to  
an applicant or policyholder, or its agent, or otherwise accept  
coverage until 5 business days have elapsed from the date that  
it provided its unalterable indication to the commercial lines  
clearinghouse administrator unless the time limit is waived in  
writing. Any change to the corporation's coverage terms and  
conditions, deductible structures, or indicated total cost of  
insurance coverage constitutes a new submission by the  
corporation under this paragraph. The validation period  
described in this paragraph applies regardless of any proposed

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

215 effective date, renewal date, or expiration date of the policy  
216 and may not be shortened or bypassed based on timing  
217 considerations relating to binding or renewal.

218 (4) Any authorized insurer may participate in the program;  
219 however, participation is not mandatory for any insurer.  
220 Approved surplus lines clearinghouse insurers may participate in  
221 the commercial lines clearinghouse but may not participate in  
222 the personal lines clearinghouse; however, participation in the  
223 program is not mandatory for any surplus lines insurer. Insurers  
224 making offers of coverage to new applicants or renewal  
225 policyholders through the program:

226 (a) May not be required to individually appoint any agent  
227 whose customer is underwritten and bound through the program.  
228 Notwithstanding s. 626.112, insurers are not required to appoint  
229 any agent on a policy underwritten through the program for as  
230 long as that policy remains with the insurer. Insurers may, at  
231 their election, appoint any agent or surplus lines agent whose  
232 direct or indirect customer is initially underwritten and bound  
233 through the program. In the event an insurer accepts a policy  
234 from an agent who is not appointed pursuant to this paragraph,  
235 and thereafter elects to accept a policy from such agent, the  
236 provisions of s. 626.112 requiring appointment apply to the  
237 agent.

238 (b) Must enter into a limited agency agreement with each  
239 agent or surplus lines agent that is not appointed in accordance

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

with paragraph (a) and whose direct or indirect customer is underwritten and bound through the program. In addition, a surplus lines agent that enters into a limited agency or broker agreement with an approved surplus lines clearinghouse insurer making an offer of coverage through the program must also enter into a limited agency or broker agreement with each producing agent whose customer is underwritten and bound through the program.

(c) Must enter into its standard agency agreement with each agent or surplus lines agent whose direct or indirect customer is underwritten and bound through the program when that agent or surplus lines agent has been appointed by the insurer pursuant to s. 626.112. In addition, a surplus lines agent that enters into a limited agency or broker agreement with an approved surplus lines clearinghouse insurer making an offer of coverage through the program must also enter into a standard agency or broker agreement with each producing agent whose customer is underwritten and bound through the program.

(d) Must comply with s. 627.4133(2) or, if the insurer is an approved surplus lines clearinghouse insurer, s. 626.9201.

(e) May participate through their single-designated managing general agent or broker or surplus lines agent; however, the provisions of paragraph (6) (a) regarding ownership, control, and use of the expirations continue to apply.

Amendment No.

(f) For authorized insurers, must pay to the producing agent a commission equal to that paid by the corporation or the usual and customary commission paid by the insurer for that line of business, whichever is greater.

(g) For approved surplus lines clearinghouse insurers, when coverage is placed through the clearinghouse with an approved surplus lines clearinghouse insurer, must pay a total commission or equivalent compensation on gross written premium, exclusive of fees, surcharges, and taxes, to the surplus lines agent, managing general agent, or managing general underwriter placing the risk. The surplus lines agent, managing general agent, or managing general underwriter must pay the producing agent a commission that results in an effective commission percentage at least equal to the commission percentage published by the corporation and in effect on January 1, 2026, calculated in the same manner and on the same basis used by the corporation, and shall retain the remainder of the total commission or equivalent compensation. This paragraph does not prohibit an agent from voluntarily accepting a lower commission at the agent's sole discretion. As used in this paragraph, the term "effective commission percentage" means the commission expressed as a percentage of premium, exclusive of all fees, assessments, surcharges, and taxes.

(5)(a) Notwithstanding s. 627.3517, any applicant for new personal lines coverage from the corporation is not eligible for

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 943 (2026)

Amendment No.

289 coverage from the corporation if provided an offer of comparable  
290 coverage from an authorized insurer through the program at a  
291 premium that is at or below the eligibility threshold for  
292 applicants for new coverage of a primary residence established  
293 in s. 627.351(6)(c)5.a., or for applicants for new coverage of a  
294 risk that is not a primary residence established in s.  
295 627.351(6)(c)5.b. Whenever an offer of comparable coverage for a  
296 personal lines risk is received for a policyholder of the  
297 corporation at renewal from an authorized insurer through the  
298 program which is at or below the eligibility threshold for  
299 primary residences of policyholders of the corporation  
300 established in s. 627.351(6)(c)5.a., or the eligibility  
301 threshold for risks that are not primary residences of  
302 policyholders of the corporation established in s.  
303 627.351(6)(c)5.b., the risk is not eligible for coverage with  
304 the corporation. In the event an offer of coverage for a new  
305 applicant is received from an authorized insurer through the  
306 program, and the premium offered exceeds the eligibility  
307 threshold for applicants for new coverage of a primary residence  
308 established in s. 627.351(6)(c)5.a., or the eligibility  
309 threshold for applicants for new coverage on a risk that is not  
310 a primary residence established in s. 627.351(6)(c)5.b., the  
311 applicant or insured may elect to accept such coverage, or may  
312 elect to accept or continue coverage with the corporation. In  
313 the event an offer of coverage for a personal lines risk is

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

received from an authorized insurer at renewal through the program, and the premium offered exceeds the eligibility threshold for primary residences of policyholders of the corporation established in s. 627.351(6)(c)5.a., or exceeds the eligibility threshold for risks that are not primary residences of policyholders of the corporation established in s. 627.351(6)(c)5.b., the insured may elect to accept such coverage, or may elect to accept or continue coverage with the corporation. Section 627.351(6)(c)5.a.(I) and b.(I) does not apply to an offer of coverage from an authorized insurer obtained through the program. ~~As used in this subsection, the term "primary residence" has the same meaning as in s. 627.351(6)(c)2.a.~~

(b) Any applicant for new commercial lines residential coverage from the corporation is not eligible for coverage from the corporation if provided an offer of comparable coverage from an authorized insurer through the program at a premium that is at or below the eligibility threshold for applicants for new coverage established in s. 627.351(6)(c)5.c. Whenever an offer of comparable coverage for a commercial lines residential risk is received for a policyholder of the corporation at renewal from an authorized insurer through the program which is at or below the eligibility threshold in s. 627.351(6)(c)5.c., the risk is not eligible for coverage from the corporation. In the event that an offer of coverage for a new applicant is received

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

339 from an authorized insurer through the program, and the premium  
340 offered exceeds the eligibility threshold established in s.  
341 627.351(6)(c)5.c., the applicant or insured may elect to accept  
342 such coverage or may elect to accept or continue coverage with  
343 the corporation. In the event that an offer of coverage for a  
344 commercial lines residential risk is received from an authorized  
345 insurer at renewal through the program, and the premium offered  
346 exceeds the eligibility threshold for policyholders of the  
347 corporation established in s. 627.351(6)(c)5.c., the insured may  
348 elect to accept such coverage or may elect to accept or continue  
349 coverage with the corporation. Section 627.351(6)(c)5.c.(I) does  
350 not apply to an offer of coverage from an authorized insurer  
351 obtained through the program.

352 (c)1. Except as provided in subparagraph 2., any applicant  
353 for new commercial lines residential coverage or commercial  
354 lines nonresidential coverage from the corporation and any  
355 policyholder of the corporation, when such applicant or  
356 corporation policyholder is offered commercial lines residential  
357 or commercial lines nonresidential coverage pursuant to the  
358 program by an approved surplus lines clearinghouse insurer,  
359 remains eligible for coverage from the corporation. The  
360 applicant or policyholder receiving an offer from an approved  
361 surplus lines clearinghouse insurer may elect to accept such  
362 coverage or may elect to accept or continue coverage with the  
363 corporation.

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

364       2. Any applicant for new commercial lines residential  
365 coverage or commercial lines nonresidential coverage from the  
366 corporation and any policyholder of the corporation, when such  
367 applicant or corporation policyholder is offered commercial  
368 lines residential or commercial lines nonresidential coverage by  
369 an approved surplus lines insurer pursuant to the program and  
370 such offered coverage has material terms and conditions that are  
371 substantially equivalent to or better than coverage from the  
372 corporation as to all aspects of such coverage, as determined by  
373 the corporation through the clearinghouse process and applicable  
374 program standards, and the total cost of such insurance coverage  
375 is not more than 20 percent greater than the total cost of  
376 insurance coverage from the corporation, may elect to accept  
377 such coverage from the approved surplus lines clearinghouse  
378 insurer or may elect to accept or continue coverage with the  
379 corporation, but, if electing corporation coverage, such  
380 applicant or policyholder must pay a premium for corporation  
381 coverage that is subject to s. 627.351(6) (oo).

382       3. Section 627.351(6) (c)5.c.(I) does not apply to an offer  
383 of coverage from an approved surplus lines clearinghouse insurer  
384 obtained through the program.

385       4. Any policyholder seeking coverage from the personal  
386 lines clearinghouse, shall be offered coverage that has material  
387 terms and conditions that are substantially equivalent to or



Amendment No.

388 better coverage from the corporation as to all aspects of  
389 coverage.

390 (6) Independent insurance agents submitting new  
391 applications for coverage or that are the agent of record on a  
392 renewal policy submitted to the program:

393 (a) Are granted and must maintain ownership and the  
394 exclusive use of expirations, records, or other written or  
395 electronic information directly related to such applications or  
396 renewals written through the corporation or through an insurer  
397 participating in the program, notwithstanding s. 627.351(5)(a),  
398 s. 627.351(6)(c)5.a.(I)(B) and (II)(B), or s.

399 627.351(6)(c)5.b.(I)(B) and (II)(B). Such ownership is granted  
400 for as long as the insured remains with the agency or until sold  
401 or surrendered in writing by the agent. Contracts with the  
402 corporation or required by the corporation or with any insurer  
403 or surplus lines agent may ~~must~~ not amend, modify, interfere  
404 with, or limit such rights of ownership. Such expirations,  
405 records, or other written or electronic information may be used  
406 to review an application, issue a policy, or for any other  
407 purpose necessary for placing such business through the program.

408 (b) May not be required to be appointed by any insurer  
409 participating in the program for policies written solely through  
410 the program, notwithstanding the provisions of s. 626.112.

411 (c) May accept an appointment from any insurer  
412 participating in the program.

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

413 (d) May enter into either a standard or limited agency  
414 agreement with the insurer, at the insurer's option, and may  
415 enter into agreements with a surplus lines agent.  
416

417 Applicants ineligible for coverage in accordance with subsection  
418 (5) remain ineligible if their independent agent is unwilling or  
419 unable to enter into a standard or limited agency agreement with  
420 an insurer participating in the program.

421 (7) Exclusive agents submitting new applications for  
422 coverage or that are the agent of record on a renewal policy  
423 submitted to the program:

424 (a) Must maintain ownership and the exclusive use of  
425 expirations, records, or other written or electronic information  
426 directly related to such applications or renewals written  
427 through the corporation or through an insurer participating in  
428 the program, notwithstanding s. 627.351(6)(c)5.a.(I)(B) and  
429 (II)(B) or s. 627.351(6)(c)5.b.(I)(B) and (II)(B). Contracts  
430 with the corporation or required by the corporation must not  
431 amend, modify, interfere with, or limit such rights of  
432 ownership. Such expirations, records, or other written or  
433 electronic information may be used to review an application,  
434 issue a policy, or for any other purpose necessary for placing  
435 such business through the program.

Amendment No.

(b) May not be required to be appointed by any insurer participating in the program for policies written solely through the program, notwithstanding the provisions of s. 626.112.

(c) Must only facilitate the placement of an offer of coverage from an insurer whose limited servicing agreement is approved by that exclusive agent's exclusive insurer.

(d) May enter into a limited servicing agreement with the insurer making an offer of coverage, and only after the exclusive agent's insurer has approved the limited servicing agreement terms. The exclusive agent's insurer must approve a limited service agreement for the program for any insurer for which it has approved a service agreement for other purposes.

Applicants ineligible for coverage in accordance with subsection (5) remain ineligible if their exclusive agent is unwilling or unable to enter into a standard or limited agency agreement with an insurer making an offer of coverage to that applicant.

(8) Submission of an application for coverage by the corporation to the program does not constitute the binding of coverage by the corporation, and failure of the program to obtain an offer of coverage by an insurer may not be considered acceptance of coverage of the risk by the corporation.

(9) The 45-day notice of nonrenewal requirement set forth in s. 627.4133(2)(b)5. applies when a policy is nonrenewed by the corporation because the risk has received an offer of

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

coverage pursuant to this section which renders the risk ineligible for coverage by the corporation.

(10) ~~The program may not include commercial nonresidential policies.~~

~~(11)~~ Proprietary business information provided to the corporation's clearinghouse by insurers with respect to identifying and selecting risks for an offer of coverage is confidential and exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution.

(a) As used in this subsection, the term "proprietary business information" means information, regardless of form or characteristics, which is owned or controlled by an insurer and:

1. Is identified by the insurer as proprietary business information and is intended to be and is treated by the insurer as private in that the disclosure of the information would cause harm to the insurer, an individual, or the company's business operations and has not been disclosed unless disclosed pursuant to a statutory requirement, an order of a court or administrative body, or a private agreement that provides that the information will not be released to the public;

2. Is not otherwise readily ascertainable or publicly available by proper means by other persons from another source in the same configuration as provided to the clearinghouse; and

3. Includes:

a. Trade secrets, as defined in s. 688.002.

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

b. Information relating to competitive interests, the disclosure of which would impair the competitive business of the provider of the information.

Proprietary business information may be found in underwriting criteria or instructions which are used to identify and select risks through the program for an offer of coverage and are shared with the clearinghouse to facilitate the shopping of risks with the insurer.

(b) The clearinghouse may disclose confidential and exempt proprietary business information:

1. If the insurer to which it pertains gives prior written consent;

2. Pursuant to a court order; or

3. To another state agency in this or another state or to a federal agency if the recipient agrees in writing to maintain the confidential and exempt status of the document, material, or other information and has verified in writing its legal authority to maintain such confidentiality.

**Section 3.** This act shall take effect upon becoming a law.

-----  
**T I T L E   A M E N D M E N T**

Remove everything before the enacting clause and insert:

Amendment No.

510 An act relating to the Citizens Property Insurance  
511 Corporation; amending s. 627.351, F.S.; prohibiting  
512 the corporation from issuing or renewing coverage for  
513 commercial residential and commercial nonresidential  
514 risks under certain circumstances; prohibiting the  
515 corporation from imposing a premium equalization  
516 adjustment under certain circumstances; providing  
517 applicability; specifying the components of the total  
518 cost of insurance coverage; specifying that certain  
519 adjustments expire at a specified time; amending s.  
520 627.3518, F.S.; deleting an obsolete provision;  
521 defining terms; revising the definition of the term  
522 "program"; requiring the corporation to establish a  
523 personal lines clearinghouse for specified purposes;  
524 requiring, on or before a specified date, the  
525 corporation to implement a commercial lines  
526 clearinghouse for a specified purpose; authorizing the  
527 corporation to develop and implement a separate  
528 commercial lines clearinghouse for specified purposes;  
529 deleting obsolete provisions; revising the program's  
530 rights and responsibilities; revising the rights and  
531 responsibilities the corporation has in establishing  
532 the program; authorizing approved surplus lines  
533 clearinghouse insurers to participate in the  
534 commercial lines clearinghouse; prohibiting such

005511 - h0943-strike.docx

Published On: 2/2/2026 5:01:37 PM

Amendment No.

535 insurers from participating in the personal lines  
536 clearinghouse; specifying that participation in the  
537 program is not mandatory for such insurers; revising  
538 prohibitions and requirements for insurers making  
539 offers of coverage to new applicants or renewal  
540 policyholders through the program; providing  
541 construction; defining the term "effective commission  
542 percentage"; specifying that applicants for new  
543 commercial lines residential coverage are not eligible  
544 for coverage from the corporation under certain  
545 circumstances; specifying the circumstances under  
546 which policyholders of the corporation are not  
547 eligible for new commercial lines residential coverage  
548 from the corporation; authorizing applicants or  
549 insureds to elect to accept coverage with authorized  
550 insurers or elect to accept or continue coverage with  
551 the corporation under certain circumstances;  
552 authorizing insureds to elect to accept coverage with  
553 specified insurers or elect to accept or continue  
554 coverage with the corporation under certain  
555 circumstances; providing applicability; specifying  
556 that certain applicants and policyholders remain  
557 eligible for coverage from the corporation;  
558 authorizing such applicants and policyholders to elect  
559 to accept coverage from clearinghouse insurers or

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Amendment No.

560 elect to accept or continue coverage with the  
561 corporation; authorizing certain applicants and  
562 policyholders of the corporation to elect to accept  
563 coverage from clearinghouse insurers or elect to  
564 accept or continue coverage with the corporation;  
565 requiring such applicants or policyholders to pay a  
566 specified total cost of insurance for corporation  
567 coverage; providing applicability; revising the rights  
568 and authorizations for certain independent insurance  
569 agents; deleting a prohibition relating to commercial  
570 nonresidential policies; providing an effective date.