

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 943 (2026)

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u> (Y/N)
ADOPTED AS AMENDED	<u> </u> (Y/N)
ADOPTED W/O OBJECTION	<u> </u> (Y/N)
FAILED TO ADOPT	<u> </u> (Y/N)
WITHDRAWN	<u> </u> (Y/N)
OTHER	<u> </u>

1 Committee/Subcommittee hearing bill: Insurance & Banking
2 Subcommittee

3 Representative Redondo offered the following:

4

5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

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

9 627.351 Insurance risk apportionment plans.—

10 (6) CITIZENS PROPERTY INSURANCE CORPORATION.—

11 (oo) For commercial residential and commercial

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

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

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

34 627.3518 Citizens Property Insurance Corporation
35 policyholder eligibility clearinghouse program.—The purpose of
36 this section is to provide a framework for the corporation to
37 implement a clearinghouse program by January 1, 2014.

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

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

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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.

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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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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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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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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

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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,

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

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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

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

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

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

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

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

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

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

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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

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314 received from an authorized insurer at renewal through the
315 program, and the premium offered exceeds the eligibility
316 threshold for primary residences of policyholders of the
317 corporation established in s. 627.351(6)(c)5.a., or exceeds the
318 eligibility threshold for risks that are not primary residences
319 of policyholders of the corporation established in s.
320 627.351(6)(c)5.b., the insured may elect to accept such
321 coverage, or may elect to accept or continue coverage with the
322 corporation. Section 627.351(6)(c)5.a.(I) and b.(I) does not
323 apply to an offer of coverage from an authorized insurer
324 obtained through the program. ~~As used in this subsection, the~~
325 ~~term "primary residence" has the same meaning as in s.~~
326 ~~627.351(6)(c)2.a.~~

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

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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.

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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

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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 s. 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.

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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.

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

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

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

448
449 Applicants ineligible for coverage in accordance with subsection
450 (5) remain ineligible if their exclusive agent is unwilling or
451 unable to enter into a standard or limited agency agreement with
452 an insurer making an offer of coverage to that applicant.

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

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

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

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

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

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

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

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

484 3. Includes:

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

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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:

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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

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 943 (2026)

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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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.