

# Office of Insurance Regulation

*2025 Legislative Summary*

---



[FLOIR.COM](http://FLOIR.COM)

## **TABLE OF CONTENTS**

<b>Budget</b>	<b>3</b>
SB 2500 - General Appropriations Act by Appropriations Appropriations Provisos for the Office, Fiscal Year 2025-26	
<b>Property and Casulty Insurance</b>	<b>5</b>
CS/CS/SB 282 - Warranty Associations by Truenow CS/CS/HB 393 - My Safe Florida Condominium Pilot Program by Lopez, V. HB 655 - Pet Insurance and Wellness Programs by Tuck CS/CS/HB 715 - Roofing Services by Porras CS/CS/HB 913 - Condominium and Cooperative Associations by Lopez, V. CS/CS/SB 948 - Flood Disclosures by Bradley CS/HB 1549 - Financial Services by Maggard	
<b>Life and Health Insurance</b>	<b>12</b>
SB 158 - Coverage for Diagnostic and Supplemental Breast Examinations by Berman CS/CS/SB 480 - Nonprofit Agricultural Organization Medical Benefit Plans by DiCeglie CS/HB 677 - State Group Insurance Program Coverage of Standard Fertility Preservation Services by Trabulsy CS/SB 944 - Insurance Overpayment Claims Submitted to Psychologists by Davis	
<b>Administrative</b>	<b>16</b>
CS/SB 108 - Administrative Procedures by Grall CS/SB 7010 - OGSR/Department of Financial Services by Governmental Oversight and Accountability and Banking and Insurance	

**Summary of Insurance, Administrative, and Budget-Related Legislation  
Enacted by the Florida Legislature during the 2025 Regular Session**

**BUDGET**

**General Appropriations Act (SB 2500 by Appropriations Committee)**

Action by Governor: Approved by Governor with Appropriation Veto (Chapter No. 2025-198)

Effective Date: July 1, 2025

The Legislature approved the FY 2025-26 General Appropriations Act on June 16<sup>th</sup>, 2025 during Regular Session. The Governor signed the budget into law on June 30<sup>th</sup>, 2025. Funds appropriated to OIR from the Insurance Regulatory Trust Fund are shown in Table 1.

<b>Table 1. Appropriations Overview Fiscal Year 2025-26: Office of Insurance Regulation</b>			
<b>Positions</b>	<b>FY 2024-25</b>	<b>FY 2025-26</b>	<b>Over/(Under)</b>
Full-time equivalent (FTE) positions	310	314	4
<b>Funding (By Budget Category)</b>	<b>FY 2024-25</b>	<b>FY 2025-26</b>	<b>Over/(Under)</b>
Salaries and Benefits*	\$31,568,416	\$33,391,278	\$1,822,862
Other Personal Services	\$1,042,220	\$1,042,220	\$0
Expenses	\$2,496,390	\$3,875,048	\$1,378,658
Operation Capital Outlay	\$1,000	\$1,000	\$0
Contracted Services*	\$4,055,726	\$2,655,726	(\$1,400,000)
Financial Examination Contracts*	\$5,901,763	\$5,901,763	\$0
Florida Public Hurricane Model (Enhancements)*	\$7,273,439	\$2,273,439	(\$5,000,000)
Lease or Lease-Purchase of Equipment	\$47,603	\$52,603	\$5,000
Risk Management Insurance	\$95,901	\$82,659	(\$13,242)
DMS Human Resources Contract	\$110,447	\$107,716	(\$2,731)
Contracted Legal Services	\$0	\$150,000	\$150,000
<b>TOTAL</b>	<b>\$53,767,815</b>	<b>\$49,533,452</b>	<b>(\$3,059,453)</b>
<p><i>*For Salaries and Benefits, the total listed does not included the statewide 2% pay increase for employees</i></p> <p><i>*OIR received \$2.2 million in the back of the bill for additional funding for Life and Health Financial Examinations, which is not included in the appropriation above</i></p> <p><i>*OIR reverted and reappropriated \$800k for contracted services related to staff augmentation, which is not included in the appropriation above.</i></p> <p><i>*OIR reverted and reappropriated \$5 million in the Florida Public Hurricane Model category, which is not included in the appropriation above</i></p>			

## **Appropriations Proviso for the Office, Fiscal Year 2025-26**

### **Line 2354 – Existing Proviso (Public Hurricane Loss Model) \$2,273,349**

Funds in Specific Appropriation 2613 shall be transferred to Florida International University and utilized to promote and enhance collaborative research among state universities. The Florida Public Hurricane Loss Model located at Florida International University may consult with the private sector and the Florida Catastrophic Storm Risk Management Center located at the Florida State University to enhance the marketability, viability, and applications of the Florida Public Hurricane Loss Model. The Office of Insurance Regulation (Office) shall have the ability to accurately calculate hurricane risk and project catastrophic losses, and nothing shall interfere with or supersede the Office's authority to enter into agreements with Florida International University.

### **Line 2357 – New Proviso (Pharmaceutical Costs Study) \$300,000**

From the funds in Specific Appropriation 2357, \$300,000 is provided for the Office of Insurance Regulation to competitively procure a study to examine pharmaceutical costs for drugs dispensed under the Florida Medicaid Managed Care Plan. The study shall consider pharmacy utilization data from the most recent applicable plan year to compare existing pharmaceutical reimbursement costs with other reimbursement methodologies and cost-savings measures that also promote predictability and sustainability for pharmacies located within the state. The study shall include a reimbursement methodology using an amount equal to the National Average Drug Acquisition Cost or if there is no National Average Drug Acquisition Cost for such product, Wholesale Acquisition Cost, plus a professional dispensing fee of \$10.24 for Florida Medicaid Managed Care Plan. The office shall submit a report summarizing the results of the study to the President of the Senate, Speaker of the House of Representatives, and the Executive Office of the Governor by June 30, 2026.



# WARRANTY ASSOCIATIONS

SB 282

Senator Truenow

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-160

---

## FINAL VOTE

House Vote: 115-0

Senate Vote: 36-0

---

## STATUTE(S) AFFECTED

634.3077, 634.406, 634.414

---

## EFFECTIVE DATE

July 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill updates contractual liability insurance requirements for warranty associations and home warranty associations, which are regulated by the Office of Insurance Regulation.

Current law allows a service warranty association to forego securing contractual liability insurance, establishing unearned premium reserves, and complying with premium writing ratios if the service warranty association, or its parent company, has a net worth of at least \$100 million and provides the Office of Insurance Regulation (OIR) specified audited financial statements and specified filings made with the Securities and Exchange Commission (SEC) or other documents which must be filed with a recognized exchange. The bill clarifies that a service warranty association selecting the \$100 million net worth option is not required to purchase contractual liability insurance coverage if the association includes “accidental damage from handling” coverage in its extended warranty contracts. Further, the bill clarifies that a home warranty association or a service warranty association may use multiple contractual liability insurance policies issued from multiple insurers, rather than a single policy issued from a single insurer, to cover 100 percent of their claim exposure as an alternative to establishing an unearned premium reserve.



# MY SAFE FLORIDA CONDOMINIUM PILOT PROGRAM

HB 393

Representative Lopez, V.

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-173

---

## FINAL VOTE

House Vote: 111-0

Senate Vote: 37-0

---

## STATUTE(S) AFFECTED

215.55871

---

## EFFECTIVE DATE

Upon Becoming a Law

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill changes provisions to the My Safe Florida Condominium Pilot Program to enhance its effectiveness in improving condominium safety, hardening the buildings, and reducing insurance premiums.

The My Safe Florida Condominium Pilot Program was created in 2024 and supports eligible condominium associations by providing free inspections and grant funding for wind mitigation improvements, which may have the added benefit of lowering wind insurance premiums. Currently, grant funds are subject to specific restrictions on eligible expenses and require unanimous approval from the condominium association seeking the mitigation grant. This bill ensures grant dollars are used properly. It prohibits associations from applying unless the association has complied with milestone inspection requirements and structural integrity reserve requirements. Modifies approval requirements to apply for the grant from only 75 percent of unit owners, rather than the previous requirement of 100 percent. Additionally, it clarifies that all grants under the program must be matched on a basis of \$1 provided by the condominium association for every \$2 provided by the state towards the actual cost of the project. The revisions also include updates to the types of roof improvements that are eligible for funding and specify that grant funds may only be awarded for mitigation improvements that result in a mitigation credit, discount, or other rate differential.



# PET INSURANCE AND WELLNESS PROGRAMS

HB 655

Representative Tuck

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-11

## FINAL VOTE

House Vote: 110-0

Senate Vote: 36-0

## STATUTE(S) AFFECTED

624.604, 626.9541,  
627.71545

## EFFECTIVE DATE

January 1, 2026

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill establishes a regulatory framework and standards for pet insurance sold in Florida.

This bill established guidelines, standards of coverage, policyholder disclosures, and consumer protections for pet owners purchasing pet insurance in the state. It also regulates the marketing and sale of pet wellness programs to prevent them from being misrepresented as insurance. If sold alongside pet insurance, wellness programs must be optional, clearly separated, and independently priced. Additionally, it imposes training requirements for agents and brokers selling pet insurance and wellness programs. Finally, violations of the bill are considered violations of the Florida Insurance Code.



# ROOFING SERVICES

HB 715

Representative Porras

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-40

---

## FINAL VOTE

House Vote: 112-1

Senate Vote: 37-0

---

## STATUTE(S) AFFECTED

489.105, 489.107, 489.113, 489.117, 489.118, 489.126, 489.131, 489.147, 877.02

---

## EFFECTIVE DATE

Upon Becoming a Law

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill expands and clarifies the scope of roofing contractors and update roofing contract requirements relating to cancellations and insurance coverage notices.

Currently, a roofing contractor's scope of work does not include evaluating or enhancing roof-to-wall connections. The bill expands the scope of work for licensed roofing contractors to include the valuation and enhancement of roof-to-wall connections in conjunction with the uniform mitigation verification inspection form, Florida Building Code, and specific engineering that exceeds requirements. It allows a residential property owner to cancel a contract to replace or repair a roof without penalty or obligation within 10 days after the execution of the contract that occurred during a declared state of emergency by the Governor. Lastly, it requires contractors to include certain notices in contracts to replace or repair residential roofs that advises owners to contact their insurance company before signing such contracts.



# CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

HB 913

Representative Lopez, V.

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-175

---

## FINAL VOTE

House Vote: 112-0

Senate Vote: 37-0

---

## STATUTE(S)

468.432, 468.4334, 468.4335, 468.436,  
553.899, 718.103, 718.106, 718.11,  
718.111, 718.112, 718.113, 718.115,  
718.117, 718.1265, 718.128, 718.203,  
718.301, 718.302, 718.403, 718.405,  
718.407, 718.501, 718.503, 718.504,  
718.618, 718.705, 718.706, 719.103,  
719.104, 719.106, 719.128, 719.501,  
719.503, 719.504, 721.13, 914.21

---

## EFFECTIVE DATE

July 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff  
analysis, please click [here](#).

## ANALYSIS

This bill makes changes to structural integrity reserve studies (SIRS), milestone inspections, and condominium and cooperative association governance and management.

The bill strengthens oversight and standards for condominium and cooperative associations, including licensing, conflict disclosures, funding of reserves, mandatory inspections, and enhanced recordkeeping requirements. It strengthens licensing requirements for Community Association Managers and Community Association Management Firms (CAMs). It makes changes to reserves by raising the threshold for reserve items from \$10,000 to \$25,000 (with inflation adjustments) and requires new rules to pool reserves for two or more required SIRS items. Lastly, it requires routine milestone building inspections for certain condominium and cooperative buildings, clarifies reporting requirements to state regulators, and mandates associations to provide more transparent resale disclosures and financial reporting.



# FLOOD DISCLOSURES

SB 948

Senator Bradley

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-166

---

## FINAL VOTE

House Vote: 114-0

Senate Vote: 37-0

---

## STATUTE(S) AFFECTED

83.512, 689.302, 718.503,  
719.503, 723.011

---

## EFFECTIVE DATE

October 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill strengthens flood risk disclosure requirements for landlords, property sellers, condominium developers, cooperative developers, and mobile home park owners.

Currently, property disclosures have been litigated throughout Florida and the requirements for sellers to disclose only that is “readily observable” to the buyer. Numerous statutes have created specific legal disclosure requirements for a seller of residential real property that clarify the scope of a required disclosure or require additional disclosures. Additionally, the duty to disclose latent defects applicable to sales of real property does not apply to a lease transaction. This bill requires a landlord leasing a residential property for a term of 1 year or longer to provide a prospective tenant with a separate “Flood Disclosure” form. Also, requires a developer of a condominium or cooperative, respectively, to include flood disclosures in sales contracts and in long-term rental agreements, 5-years or more. Finally, amends the flood disclosure form in current law to apply to all sales of residential real property, expanding its current scope.



# FINANCIAL SERVICES

HB 1549

Representative Maggard

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-145

---

## FINAL VOTE

House Vote: 114-0

Senate Vote: 36-1

---

## STATUTE(S) AFFECTED

560.103, 626.914, 626.916, 626.918, 626.932, 626.9325, 626.9541, 627.715, 655.047, 655.414, 657.002, 657.028, 657.043, 658.235, 658.25

---

## EFFECTIVE DATE

July 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill makes changes to Florida’s surplus lines requirements, in addition to changes made to financial institutions.

Currently, insurance agents must make a “diligent effort” to place the policy with a Florida-authorized insurer, which is shown by having three written rejections of coverage from authorized insurers currently writing the type of insurance being sought. This bill removes the “diligent effort” criterion and other related requirements for obtaining surplus lines insurance, allowing coverage to be exported without prior rejections by authorized insurers. Replacing “diligent effort”, the policyholder must be advised in writing that coverage may be available and less expensive in the admitted market and that persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act (FIGA) with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.



# COVERAGE FOR DIAGNOSTIC AND SUPPLEMENTAL BREAST EXAMINATIONS

SB 158

Senator Berman

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-44

---

## FINAL VOTE

House Vote: 116-0

Senate Vote: 38-0

---

## STATUTE(S)

110.123, 110.12303

---

## EFFECTIVE DATE

January 1, 2026

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill prohibits cost sharing for specified diagnostic and supplemental breast examinations under the state group insurance program.

Currently, supplemental and diagnostic imaging require out of pocket costs, such as copayments, based on the enrollee's plan. While current plans provide diagnostic breast examinations without cost sharing, cost sharing for supplemental examinations among the current plans vary. This bill prohibits the state group insurance program from imposing any cost-sharing requirement for diagnostic breast examinations and supplemental breast examinations in any contract or plan for state employee health benefits that provides coverage for diagnostic breast examinations or supplemental breast examinations.



# NONPROFIT AGRICULTURAL ORGANIZATION MEDICAL BENEFIT PLANS

SB 480

Senator DiCeglie

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-54

---

## FINAL VOTE

House Vote: 114-0

Senate Vote: 32-4

---

## STATUTE(S)

624.4032

---

## EFFECTIVE DATE

July 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill authorizes nonprofit agricultural organizations to offer medical benefit plans not regulated as insurance.

Several states have exempted nonprofit agricultural organizations or cooperatives, which offer and sell medical benefit plans, from state insurance regulations and consumer protections. The exemption of these plans from the insurance code will provide individuals and families with access to non-insurance products, medical benefit plans, through membership in a nonprofit agricultural organization. The term “nonprofit agricultural organization” means an organization that meets specific criteria in the bill. Lastly, the policyholder must be provided with a written disclaimer on or accompanying all applications and marketing materials for a medical benefit plan.



## STATE GROUP INSURANCE

## PROGRAM COVERAGE OF STANDARD

## FERTILITY PRESERVATION SERVICES

HB 677

Representative Trabulsy

---

### ACTION BY GOVERNOR

Allowed bill to become law without signature.

Chapter No. 2025-212

---

### FINAL VOTE

House Vote: 115-0

Senate Vote: 32-4

---

### STATUTE(S)

110.12303

---

### EFFECTIVE DATE

July 1, 2025

---

### FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

### ANALYSIS

This bill requires the state employee group health insurance program to cover standard fertility services for enrolled who have been diagnosed with cancer for which the necessary treatment may cause infertility.

Currently, all of the contracted state group health insurance plans include a general exclusionary coverage statement which precludes coverage for specified health care services, including fertility testing and treatment to assist in achieving pregnancy. This bill ensures medically necessary expenses related to specified fertility preservation services are covered under the state group health insurance plan.



# INSURANCE OVERPAYMENT CLAIMS SUBMITTED TO PSYCHOLOGISTS

## SB 944

### Senator Davis

---

#### ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-45

---

#### FINAL VOTE

House Vote: 115-0

Senate Vote: 37-0

---

#### STATUTE(S) AFFECTED

627.6131, 641.3155

---

#### EFFECTIVE DATE

July 1, 2025

---

#### FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

#### ANALYSIS

This bill reduces the timeframe for a health insurer or health maintenance organization (HMO) to submit claims for overpayment to a licensed psychologist.

Currently, a health insurer or HMO has 30 months to submit claims for overpayment to licensed psychologist. This bill reduces the timeframe to 12 months. Additionally, it reduces the look-back period results in licensed psychologists being subject to the same 12-month look-back period for insurer and HMO overpayments as health care providers.



# ADMINISTRATIVE PROCEDURES

SB 108  
Senator Grall

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-189

---

## FINAL VOTE

House Vote: 111-0

Senate Vote: 37-0

---

## STATUTE(S)

120.52, 120.536, 120.54,  
120.541, 120.5435, 120.545,  
120.55, 120.74

---

## EFFECTIVE DATE

July 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff  
analysis, please click [here](#).

## ANALYSIS

This bill revises the Florida's administrative rulemaking process by establishing stricter requirements, new deadlines, and enhanced oversight for agencies adopting, reviewing, and amending rules.

The Administrative Procedure Act (APA) provides uniform procedures that agencies must follow when they engage in rulemaking. This bill amends the APA to mandate an agency review of existing rules, requires agencies to publish a notice of rule development within 30 days after a law takes effect, and changes the definition of a "technical change", limiting its scope. Additionally, it limits rules not ratified by the legislature, mandating that any rule not ratified during the regular session immediately following the filing for adoption must be withdrawn. Lastly, it mandates Florida Administrative Code (FAC) publication requirements for the Department of State (DOS).



# OGSR/DEPARTMENT OF FINANCIAL SERVICES

SB 7010

Public Records Bill by Senate Banking and Insurance

---

## ACTION BY GOVERNOR

Approved by Governor

Chapter No. 2025-169

---

## FINAL VOTE

House Vote: 114-0

Senate Vote: 35-0

---

## STATUTE(S)

631.195

---

## EFFECTIVE DATE

October 1, 2025

---

## FINAL ANALYSIS

For a copy of the final staff analysis, please click [here](#).

## ANALYSIS

This bill saves the public record exemption for insolvent insurers from scheduled repeal, maintaining the current confidential and exempt status of the information.

This bill revises the public records exemption for certain insurer receivership records, removing the scheduled repeal. It narrows the information held by the Department of Financial Services acting as receiver for an insolvent insurer that will continue to be confidential and exempt from public records copying and inspection requirements. The information that will continue to be confidential and exempt only includes consumer information, certain personnel information, and information received from the National Association of Insurance Commissioners and other governmental entities.