

1 A bill to be entitled  
 2 An act relating to studies concerning coverage for  
 3 personal lines residential structures; requiring the  
 4 Office of Insurance Regulation to conduct studies  
 5 concerning coverage for personal lines residential  
 6 structures; providing reporting requirements;  
 7 providing for expiration; providing an effective date.  
 8

9 Be It Enacted by the Legislature of the State of Florida:  
 10

11 Section 1. The Office of Insurance Regulation shall  
 12 conduct a study to determine whether Broward County with regard  
 13 to its current insurance market lacks a reasonable degree of  
 14 competition such that the requirements of s. 627.351(6)(a)3.b.-  
 15 d., Florida Statutes, do not apply in the county. The office may  
 16 study any other county similarly situated. Each study must  
 17 consider whether a lack of competition has been found in any  
 18 adjoining counties and whether the factors that led to any such  
 19 finding apply in the studied county. The office shall submit a  
 20 report of its findings concerning Broward County to the  
 21 Governor, the Chief Financial Officer, the President of the  
 22 Senate, and the Speaker of the House of Representatives no later  
 23 than September 1, 2022. The findings concerning any other county  
 24 studied under this section shall be presented to the Governor,  
 25 the Chief Financial Officer, the President of the Senate, and

HB 13D

2022D

26 | the Speaker of the House of Representatives within 90 days after  
27 | the commencement of the study. This section expires December 31,  
28 | 2022.

29 |       Section 2. This act shall take effect upon becoming a law.