



26 | but not limited to, copies of claim files, investigation  
 27 | reports, evaluation statements, insureds' statements, and  
 28 | documents protected by a common law or statutory privilege. As  
 29 | applied to group health insurance, the term means a report that  
 30 | also contains the premiums paid, the number of insureds on a  
 31 | monthly basis, and the dependent status under the reported  
 32 | policy.

33 | (b) "Provide" means to electronically send a document or  
 34 | to allow access through an electronic portal to view or generate  
 35 | a document.

36 | (2) Notwithstanding any other law, an insurer shall  
 37 | provide to an insured within 15 calendar days after an  
 38 | individual or entity designated by the insurer receives receipt  
 39 | ~~of~~ the insured's written request, either:

40 | (a) A loss run statement; or

41 | (b) For personal lines of insurance, information on how to  
 42 | obtain a loss run statement at no charge through a consumer  
 43 | reporting agency. However, this section does not prohibit an  
 44 | insured from requesting a loss run statement after receiving  
 45 | information from a consumer reporting agency, in which case the  
 46 | insurer shall then provide the loss run statement within 15  
 47 | calendar days after the individual or entity designated by the  
 48 | insurer receives the insured's subsequent written request.

49 | (4) A loss run statement provided pursuant to this section  
 50 | must contain a claims history with the insurer for the preceding

51 3 5 years or, if the claims history is less than 3 5 years, a  
 52 complete claims history with the insurer.

53 (7) This section does not apply to a life insurer as  
 54 defined in s. 624.602.

55 (8) For group health insurance, only the group  
 56 policyholder may request and be provided a loss run statement  
 57 pursuant to this section.

58 Section 2. Subsections (1), (2), and (4) of section  
 59 627.444, Florida Statutes, are amended, and subsections (7) and  
 60 (8) are added to that section, to read:

61 627.444 Loss run statements for all lines of insurance.—

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

63 (a) "Loss run statement" means a report that contains the  
 64 policy number, the period of coverage, the number of claims, the  
 65 paid losses on all claims, and the date of each loss. The term  
 66 does not include supporting claim file documentation, including,  
 67 but not limited to, copies of claim files, investigation  
 68 reports, evaluation statements, insureds' statements, and  
 69 documents protected by a common law or statutory privilege. As  
 70 applied to group health insurance, the term means a report that  
 71 also contains the premiums paid, the number of insureds on a  
 72 monthly basis, and the dependent status under the reported  
 73 policy.

74 (b) "Provide" means to electronically send a document or  
 75 to allow access through an electronic portal to view or generate

76 | a document.

77 |       (2) Notwithstanding any other law, an insurer shall  
 78 | provide to an insured within 15 calendar days after an  
 79 | individual or entity designated by the insurer receives ~~receipt~~  
 80 | ~~of~~ the insured's written request, either:

81 |       (a) A loss run statement; or

82 |       (b) For personal lines of insurance, information on how to  
 83 | obtain a loss run statement at no charge through a consumer  
 84 | reporting agency. However, this section does not prohibit an  
 85 | insured from requesting a loss run statement after receiving  
 86 | information from a consumer reporting agency, in which case the  
 87 | insurer shall then provide the loss run statement within 15  
 88 | calendar days after the individual or entity designated by the  
 89 | insurer receives the insured's subsequent written request.

90 |       (4) A loss run statement provided pursuant to this section  
 91 | must contain a claims history with the insurer for the preceding  
 92 | 3 ~~5~~ years or, if the claims history is less than 3 ~~5~~ years, a  
 93 | complete claims history with the insurer.

94 |       (7) This section does not apply to a life insurer as  
 95 | defined in s. 624.602.

96 |       (8) For group health insurance, only the group  
 97 | policyholder may request and be provided a loss run statement  
 98 | pursuant to this section.

99 |       Section 3. Section 627.6647, Florida Statutes, is  
 100 | repealed.

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101 | Section 4. This act shall take effect upon becoming a law. |