

MEMORANDUM

Via Electronic Mail

TO: Tom Ashley
NAIFA

FROM: Tim Meenan
Joy Ryan
Charles Smith

DATE: January 16, 2026

RE: 2026 Legislative Session -- Week 1 Report

The Florida Legislature convened its nine-week session on January 13, 2026, with the chambers convening in joint session. The Governor, Senate President and Speaker of the House each made opening day speeches to kick off the session. In his final year of his last term, Governor DeSantis' final State of the State speech focused on his accomplishments over the last seven years, then looked ahead to the Governor's 2026 legislative priorities on immigration, property tax reform, artificial intelligence and fiscal conservatism.

Notably, the Session started off on the wrong foot. While the Senate President attempted to strike a tone that was above the fray, the Speaker and Governor traded insults. The Speaker failed to provide a seat for the Governor on the House floor. After shaking the Senate President's hand, in an obvious snub, the Governor ignored the Speaker. In remarks to the media after the opening session, the Speaker referred to the Governor in his remarks as "petulant." Instead of harmony, discord appears to be the tone for this session.

In regard to filed legislation, there is a longer than usual list of bills this year. Further, making that list even longer, Democrats in both chambers each sponsored several anti-insurance bills that are unlikely to pass or move through the committee process due to the Democrats being in the minority. We've omitted them from this report in an effort to keep it brief. If you would like a list of these bills, please inquire. If any of these bills gain traction, they will be added to subsequent reports.

With one week down and eight weeks remaining, this report focuses on highlights of bills that are likely to see some action in the process. As other bills get moving, we'll add them to report in order to spotlight them.



LIFE

1. **HB 261 - Restrictions on Employer-owned Life Insurance Policies by Rep. Gossett-Seidman**
SB 894 - Restrictions on Employer-owned Life Insurance Policies by Sen. Martin

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Authorizes employer-owned life insurance policies for key persons of business entities, organizations, companies, and corporations under specified circumstances.
- Requires employers to obtain informed, written, and revocable consent from key persons before purchasing such policies and to provide notice to the key person's spouse, next of kin, or estate within a specified period.
- Limits the number of key person policies an employer may maintain without approval by the Office of Insurance Regulation and caps death benefit amounts relative to the key person's average annual compensation.
- Prohibits employer-owned life insurance policies covering rank-and-file employees and makes such policies void as against public policy.
- Requires insurers issuing employer-owned life insurance policies to notify the Office of Insurance Regulation and provides for an online registry and annual report of notices.
- Requires employers to publicly disclose compliance with the law and to ensure employers maintain registry and reporting requirements.
- Provides that premiums, loan interest, and expenses related to employer-owned life insurance are not tax deductible and subjects death benefits received by employers to corporate income tax unless paid directly to an employee's estate or family.
- Establishes enforcement provisions including civil penalties for employers, private rights of action for employee families, and administrative fines or potential suspension/revocation of insurer authority for violations.
- Requires the Office of Insurance Regulation to adopt standard forms by a specified date and specifies retroactive applicability for certain policies.

Committees of Reference:

House: Insurance and Banking Subcommittee; Ways and Means; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Fiscal Policy.

HEALTH

**1. HB 1453 - State Medicaid Program by Rep. Snyder
SB 1758 - Public Assistance/Medicaid Rx by Sen. Gaetz**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Authorizes the Agency for Health Care Administration (AHCA) to conduct retrospective reviews and audits of certain claims under the state Medicaid program to identify possible fraud, abuse, overpayment, or recipient neglect.
- Requires AHCA, in coordination with the Department of Children and Families (DCF), to implement mandatory work and community engagement requirements for able-bodied adults as a condition of obtaining and maintaining Medicaid coverage, and specifies activities that satisfy these requirements.
- Provides that certain populations are required to engage in work or community engagement activities only during standard school hours.
- Requires Medicaid-eligible persons to demonstrate compliance with work and community engagement requirements at specified times to maintain coverage.
- Revises components of the Medicaid prescribed-drug spending-control program to include a preferred physician-administered drug list, preferred product list, and high-cost drug list.
- Expands the basis for determinations of overpayment under the Medicaid program to include retrospective reviews, investigations, analyses, or audits.
- Requires AHCA to implement an Integrated Managed Care Pilot Program in designated regions by a specified date, contingent on federal approval.

Committees of Reference:

House: Health Care Facilities & Systems Subcommittee; Health Care Budget Subcommittee; Health & Human Services.

Senate: Not yet referenced.

2. HB 693 - Health and Human Services by Rep. Redondo

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Revises health care provisions relating to emergency medical technicians and paramedics.
- Enacts the Emergency Medical Services Personnel Licensure Interstate Compact.

- Repeals provisions relating to the Health Facility and Services Development Act.
- Revises provisions relating to certificates-of-need, the KidCare program, and Medicaid.
- Requires the Department of Children and Families to develop and implement a food assistance payment accuracy improvement plan.
- Revises significant investigation information the Department of Health is required to report relating to certain physician assistants, emergency medical technicians, and paramedics.
- Enacts the Physician Assistant Licensure Compact.
- Revises practice requirements for autonomous advanced practice registered nurses.
- Revises remediable and delegable duties of dentists.
- Requires certain health insurers to apply payments for services provided by nonpreferred providers toward insureds' deductibles and out-of-pocket maximums.

Committees of Reference:

House: Health Care Facilities and Systems Subcommittee; Health and Human.

3. HB 697 - Drug Prices and Coverage by Rep. Kincart Jonsson

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Requires prescription drug manufacturer permitholders to annually report international drug price data to the Agency for Health Care Administration (AHCA).
- Requires AHCA to contract with an entity to designate reference price source countries and analyze data.
- Requires AHCA to publish annual prescription drug and product reference prices.
- Requires pharmacies to charge cash-paying customers up to the reference prices for prescribed drugs and products.
- Requires contracts between pharmacy benefit managers and pharmacy benefit plans to prohibit certain formularies.
- Requires health insurers, Medicaid managed care plans, state group insurance programs, and HMOs to provide reimbursement for covered prescription drugs and products up to reference prices.
- Requires that savings from reimbursement limits be used for specified purposes.
- Limits changes that health insurance policies and health maintenance organization contracts can make relating to prescription drug formularies.

Committees of Reference:

House: Health Care Facilities and Systems Subcommittee; Health and Human Services; Budget

**4. HB 723 - Rural Counties by Rep. Abbott
SB 250 - Rural Communities by Sen. Simon**

Status: The Senate bill has passed the floor and is in messages to the House. The House bill has not yet been heard in committee.

The bill includes the following provisions:

- Requires the state land planning agency to give preference for technical assistance funding to local governments located in a rural area of opportunity.
- Revises the conditions required for a county to be considered a fiscally constrained county.
- Creates the Office of Rural Prosperity within the Department of Commerce.
- Requires the Office of Rural Prosperity to administer the Renaissance Grants Program to provide block grants to eligible communities.
- Creates the Public Infrastructure Smart Technology Grant Program within the Office of Rural Prosperity.
- Creates the Florida Arterial Road Modernization Program within the Department of Transportation.
- Revises tax distribution requirements to include transfers to fiscally constrained counties and directs specified uses for such revenue.
- Includes multiple rural development initiatives such as funding mechanisms for infrastructure, economic development strategy grants, and rural transit block grants.

Amendment adopted on 1/13/26 to SB 250:

- Appropriates recurring funds to AHCA to establish a DRG reimbursement methodology for critical access hospitals and establishes new DRG inpatient payments comparable to Medicare rates for those hospitals. Requires Statewide Medicaid Managed Care plans to pass additional funds on to providers.

Committees of Reference:

House: Ways & Means; State Affairs; Commerce; Budget.

Senate: Appropriations.

DENTAL

1. HB 363 - Dental Therapy by Rep. Chaney

Status: This bill has no Senate companion. Related provisions are also contained in HB723 by Abbott which has not yet been heard. HB363 has passed its first committee of reference and is awaiting a hearing in the HHS committee.

The bill includes the following provisions:

- Authorizes Medicaid to reimburse for dental services provided by certain mobile dental units.
- Creates a Council on Dental Therapy to oversee aspects of dental therapist practice.
- Specifies licensure requirements, services that can be provided by dental therapists, limitations on practice, and prohibitions.
- Requires the Department of Health, in consultation with the Board of Dentistry and the Agency for Health Care Administration, to submit reports to the Legislature.

Committees of Reference:

House: Health Professions & Programs Subcommittee; Health & Human Services.

**2. HB 1507 - Medicaid Dental Pilot Program by Rep. Harris
SB 1640 - Medicaid Dental Pilot Program for Persons with Disabilities by Sen. Smith**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Requires the Agency for Health Care Administration to establish and operate a 3-year Medicaid dental pilot program in a specified region (Region B/E) for persons with disabilities.
- Provides eligibility criteria for participation in the pilot and specifies which dental services are covered, including routine diagnostic, preventive, basic, major, and emergency dental care.
- Requires reimbursement to dental providers at a specified rate and mandates participation by licensed dental managed care organizations.
- Directs AHCA to seek any necessary federal approvals to implement the pilot program.
- Requires AHCA to collect data on access, utilization, expenditures, and oral health outcomes and to report to the Governor and Legislature regarding the pilot's effectiveness.
- The pilot program expires and is scheduled to end after three years unless extended.

Committees of Reference:

House: Health Care Facilities & Systems Subcommittee; Health Care Budget Subcommittee; Health & Human Services.

Senate: Not yet referenced.

**3. HB 253 - Dental Care for Veterans by Rep. Edmonds
SB 96 - Veterans Dental Care Grant Program by Sen. Sharief**

Status: This bill passed its first committee of reference in the House and is awaiting a hearing in the Health Care Budget subcommittee. The Senate bill passed its first committee of reference and is awaiting a hearing in the Senate Appropriations Committee on HHS.

The bill includes the following provisions:

- Creates a Veterans Dental Care Program within the Department of Veterans' Affairs to provide specified dental services to eligible veterans.
- Authorizes the Department of Veterans' Affairs to provide services directly or through contracts or other arrangements.
- Provides that funding for the program is subject to legislative appropriation and authorizes seeking federal matching funds, private donations, or grants.
- Requires the Department of Veterans' Affairs to submit an annual report to the Governor and Legislature including specified information about the program.
- Requires the Department of Veterans' Affairs to adopt rules to implement the program.

Committees of Reference:

House: Intergovernmental Affairs Subcommittee; Health Care Budget; State Affairs

Senate: Military and Veterans Affairs, Space, and Domestic Security; Appropriations Committee on Health and Human Services; Appropriations

PROPERTY & CASUALTY

**1. HB 1399 - Property Insurance Affiliates by Rep. Berfield
SB 234 - Insurers' Financial Transactions by Sen. Smith (Compare)**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Requires insurers to submit documentation to the Office of Insurance Regulation demonstrating that financial considerations and payments made to affiliated entities are fair and reasonable.

- Requires the Office of Insurance Regulation to consider specified factors when evaluating whether such financial considerations and payments are fair and reasonable.
- Requires compensation arrangements between insurers and affiliates to be structured as fees for service.
- Requires insurers to submit audited financial statements and authorizes regulatory review of those statements.
- Requires contracts between insurers and affiliates to include specified provisions.
- Authorizes the Office of Insurance Regulation to issue orders restricting transfers of funds from insurers to affiliates under specified circumstances.
- Requires affiliates to issue refunds under certain conditions.
- Provides the Office of Insurance Regulation authority over affiliate dividends.
- Requires affiliates to register with the Office of Insurance Regulation.

Committees of Reference:

House: Insurance & Banking Subcommittee; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Fiscal Policy.

**2. HB 767 – Transparency: Residential Property Insurance by Rep. Benarroch
SB 832 - Residential Property Insurance by Sen. Avila**

Status: This bill has not yet been heard in committee. The transparency provisions in this bill, though originally drafted by OIR, are now a priority for House leadership.

The bill includes the following provisions:

- Requires residential property insurers to submit rate filings to the Office of Insurance Regulation that include rate transparency reports.
- Authorizes the Office of Insurance Regulation to accept rate transparency reports or require modifications.
- Requires insurers to provide rate transparency reports to consumers with offers of coverage or renewal notices and to indicate when a report is preliminary.
- Requires the Office of Insurance Regulation to define terms used in rate transparency reports.
- Requires the Office of Insurance Regulation to establish and maintain a comprehensive consumer resource center related to residential property insurance.
- Specifies that certain rate transparency information is not a trade secret and is not subject to trade secret public records exemptions.
- Prohibits insurers from including the value of certain land when establishing coverage amounts or adjusting certain residential property insurance claims.

Committees of Reference:

House: Insurance & Banking Subcommittee; State Administration Budget Subcommittee; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Fiscal Policy.

- 3. HB 427 - Public Adjuster Contracts by Rep. Melo**
SB 266 - Public Adjuster Contracts by Sen. Burton
Status: This bill has not been heard in committee.

This legislation expand the rights of insured individuals to rescind public adjuster contracts and clarify disciplinary guidelines for public adjusters

- Authorizes certain persons to rescind a contract for public adjuster services.
- Clarifies acts that may subject a public adjuster or public adjuster apprentice to disciplinary action.
- Clarifies and expands rescission rights for public adjuster contracts under specified conditions.

Committees of Reference:

House: Insurance & Banking Subcommittee; Commerce.

Senate: Banking and Insurance; Children, Families, and Elder Affairs; Rules.

- 4. HB 99 - Reinsurance Intermediary Managers by Rep. Gentry**
SB 394 - Reinsurance Intermediary Managers by Sen. Leek

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Adds a statutory definition for controlling person in the context of reinsurance intermediary managers.
- Revises the definition of reinsurance intermediary manager to clarify who is subject to regulation under Florida law.
- Excludes certain underwriting managers from the definition of reinsurance intermediary manager if they meet specific criteria, including being under common control with the reinsurer and not compensated based on premium volume.
- Excludes employees of reinsurers, managers of U.S. branches of alien reinsurers, and managers of insurer groups/pools subject to state examination.
- Clarifies that managers of assumed facultative risks under certain thresholds are not considered reinsurance intermediary managers.

- Reenacts and updates the relevant part of Chapter 626 to reflect these changes in statutory scope.

Committees of Reference:

House: Insurance & Banking; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Rules.

**5. HB 943 - Citizens Property Insurance Corporation by Rep. Redondo
SB 1028 - Citizens Property Insurance Corporation by Sen. Gruters**

Status: The House bill has not yet been heard in committee. The Senate bill has passed its first committee of reference and goes next to the Appropriations Committee on Agriculture, Environment and General Government. This bill seeks to undo the mandatory arbitration provision for Citizens, which was a priority for the Governor two sessions ago. If this bill were to reach his desk, the Governor is unlikely to sign a repeal of this law.

The bill includes the following provisions:

- Requires Citizens Property Insurance Corporation to charge a specified premium on certain commercial residential or commercial nonresidential risks when a qualified private market offer exists.
- Requires Citizens to establish a personal lines clearinghouse for specified purposes related to assessing offers of private coverage.
- Requires Citizens to implement a commercial lines clearinghouse by specified deadlines to facilitate private market placement and eligibility assessments.
- Authorizes approved surplus lines clearinghouse insurers to participate in the commercial lines clearinghouse but prohibits such insurers from participating in the personal lines clearinghouse.
- Revises rights and responsibilities for independent insurance agents in connection with program participation and offers of coverage.
- Specifies the circumstances under which applicants or policyholders are not eligible for Citizens commercial lines residential coverage and allows certain applicants or insureds to elect private coverage or continue with Citizens.
- Deletes obsolete provisions and revises eligibility and program definitions within Citizens statutes.

Committees of Reference:

House: Insurance and Banking Subcommittee; Commerce Committee.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Fiscal Policy.

**6. HB 275 - Rates for Citizens Property Insurance Corporation Coverage by Rep. Alvarez
SB 634 - Rates for Citizens Property Insurance Corporation Coverage by Sen. DiCeglie**

Status: This bill has not yet been heard in committee. It seeks to loosen caps on Citizens rates, which is not supported by the Governor.

The bill includes the following provisions:

Exempts new Citizens Property Insurance Corporation policies (and their renewals) from certain annual rate increase caps starting June 1, 2026, with an exception for primary residences in under-competitive areas.

- Removes annual rate increase limitations for new policies issued on or after June 1, 2026.
- Extends removal of rate caps to subsequent renewals of these new policies.
- Retains existing caps for primary residences if located in counties with insufficient competition.

Committees of Reference:

House: Insurance and Banking Subcommittee; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government Appropriations.

**7. HB 883 - Protected Cell Captive Insurance Companies by Rep. Fabricio
SB 990 - Protected Cell Captive Insurance Companies by Sen. Leek**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Revises the definition of “captive insurance company” to include protected cell captive insurance companies.
- Restricts coverage by protected cell captive insurance companies to protected cell participants.
- Establishes minimum capital, net assets, and surplus requirements for protected cell captive insurance companies.
- Requires that the assets and liabilities of protected cells be separate and separately identifiable from the general accounts of captive insurance companies and from other protected cells.
- Authorizes procedures for pleadings in legal actions involving protected cells, including conversion, disaffiliation, or merging of cells.

Committees of Reference:

House: Insurance and Banking; Civil Justice and Claims; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Rules.

**8. HB 1263 - OIR Fingerprint processing transfer to FDLE by Rep. Chaney
SB 1306 - Criminal Activity of Insurance Professionals by Sen. Truenow**

Status: This bill has not yet been heard in committee. This bill is one section excerpted from last year's OIR package that failed to pass. OIR seeks to transfer the processing function for the current statutorily-required fingerprints of company officers to the Florida Dept. of Law Enforcement ("FDLE).

Require thorough criminal background checks for individuals involved with insurers by mandating fingerprint submissions to state and federal authorities.

- Establishes a new statute requiring the Department of Law Enforcement to accept and process fingerprints of those involved in organizing or managing any insurer in the state.
- Allows the department, to the extent permitted, to exchange state or federal criminal history records with the Office of Insurance Regulation for reviewing applications and continuing licensure.
- Specifies that individuals must bear the costs of both state and federal fingerprint processing and requires fingerprints to be entered into the statewide automated biometric identification system.
- Directs the Office of Insurance Regulation to review state and federal background check results to determine eligibility for insurance-related certificates, certifications, or licenses.

Committees of Reference:

Not yet referenced.

**9. HB 1343 - Insurance Customer Representative Licensing Qualifications by Rep. Hodgers
SB 1504 - Insurance Customer Representative Licensing Qualifications by Calatayud**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Expands the licensing qualifications for insurance customer representatives by adding a new high school diploma option.

- Allows Florida high school graduates who have completed specific half-credit courses in personal finance, economics, and insurance to qualify for the customer representative license in addition to existing professional designations.

Committees of Reference:

House: Insurance & Banking Subcommittee; Careers & Workforce Subcommittee; Commerce.

Senate: Not yet referenced.

10. SB 582 - Required Reports of the Office of Insurance Regulation by Sen. Gaetz

Status: This bill has not yet been heard in committee. Currently, there is no House companion.

The bill includes the following provisions:

- Requires the Office of Insurance Regulation to create specified reports on insurers, licensees, registrants, and their related entities, including the compensation of their executive officers.
- Requires the office to use a reliable, up-to-date methodology and software to create specified reports and to review such methodology and software for accuracy.
- Specifies that certain data are not considered trade secrets and may be used for specified purposes.
- Prohibits insurers from withholding certain data from the office on trade secret grounds when required for reporting.
- Revises factors the office must consider when determining whether an insurance rate is excessive, inadequate, or unfairly discriminatory.

Committees of Reference:

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Fiscal Policy.

**11. HB 815 - Roofing Requirements for Property Insurance by Rep. Gottlieb
SB 808 - Roofing Requirements for Property Insurance by Sen. Simon**

Status: This bill has not yet been heard in committee.

The bill includes the following provisions:

- Revises the definition of the term “authorized inspector” to include certain roof consultants and roof observers.

- Prohibits an insurer from refusing to issue or renew a property insurance policy insuring a residential structure solely because the roof's age is below a specified threshold.
- Requires an insurer to differentiate coverage offers between low-slope and steep-slope roofs for roofs above a certain age.
- Requires insurers to allow a property owner to obtain a roof inspection by an authorized inspector before requiring roof replacement as a condition of policy issuance or renewal.
- Applies to property insurance policies rather than only homeowner's policies.

Committees of Reference:

House: Insurance & Banking Subcommittee; Commerce.

Senate: Banking and Insurance; Regulated Industries; Rules.

AUTO

**1. HB 35 - Habitual Traffic Offender Designation by Rep. Barnaby
SB 1370 - Habitual Traffic Offender Designation by Sen. Martin**

Status: The House bill has passed one committee of reference and is awaiting a hearing in its final committee, State Affairs. The Senate bill has not moved.

The bill includes the following provisions:

- Revises the definition of 'habitual traffic offender' by adding driving without a valid license as a qualifying offense; adds driving a motor vehicle without a valid license in violation of s. 322.03 to the list of qualifying offenses that may lead to a habitual traffic offender designation.

Committees of Reference:

House: Criminal Justice Subcommittee; House State Affairs Committee.

Senate: Not yet referenced.

**2. HB 37 - Removal, Storage, and Cleanup of Electric Vehicles by Rep. Nix, Jr.
SB 260 - Removal, Storage, and Cleanup of Electric Vehicles by Sen. Burgess**

Status: The House bill is in its last committee stop while the Senate bill has yet to move.

Authorize counties and municipalities to impose daily fees for the proper storage of electric vehicles, clarify insurance responsibilities, and update towing fee provisions.

- Require counties to establish a daily administration fee for properly storing damaged electric vehicles following an accident, set at up to three times the existing fee limit.
- Permit municipalities to establish the same daily administration fee for properly storing damaged electric vehicles, which supersedes a county fee if a municipal ordinance is enacted.
- Define “daily administration fee” as the administrative costs associated with towing, storing, and safely segregating a damaged electric vehicle to prevent fire hazards.
- Specify that “proper storage” requires at least a 50-foot separation between the vehicle and combustibles or a suitable physical barrier.
- Provide that insurers are not required to pay for any storage costs beyond the coverage agreed upon in the insured’s contract.
- Include daily administration fees within the definition of reasonable towing service fees.

Committee of Reference:

House: Intergovernmental Affairs Subcommittee; Industries & Professional Activities Subcommittee; State Affairs.

Senate: Transportation; Community Affairs; Rules.

**3. HB 1247 - Commercial Motor Vehicles Operated by Unauthorized Aliens by Rep. Shoaf
SB 86 - Commercial Motor Vehicles Operated by Unauthorized Aliens by Sen. Gaetz**

Status: This bill has not been heard in committee. While it has no exact Senate companion, some of the provisions match up to SB86. The crack down on driving by unauthorized aliens also matches up to stated positions by CFO Blaise Ingoglia.

Prohibits unauthorized aliens from operating commercial motor vehicles and imposes penalties on motor carriers and owners for violations.

- Requires law enforcement to take into custody any unauthorized alien operating a commercial motor vehicle and transfer them to a federal immigration agency.
- Mandates the impoundment of the vehicle if it was operated by an unauthorized alien, with a \$50,000 fine plus all impoundment costs payable by the vehicle’s owner before its release.
- Bars any motor carrier that owns or operates a commercial motor vehicle driven by an unauthorized alien from conducting business in Florida.

Committees of Reference:

House: Government Operations Subcommittee; Judiciary; Budget; State Affairs.

Senate: Transportation; Criminal Justice; Fiscal Policy.

**4. HB 101 - Utility Terrain Vehicles by Rep. Gentry
SB 356 - Utility Terrain Vehicles by Sen. Wright**

Status: The bill has not been heard in committee. The Senate bill is on the Committee agenda in its second committee of reference, the Appropriations Committee on Transportation, Tourism and Economic Development, for Wednesday, January 21, 2026.

Authorizes utility terrain vehicles on certain roads under specified conditions, establishes equipment and licensing requirements, allows local restrictions, and amends existing registration provisions.

- Creates s. 316.21275, F.S., defining utility terrain vehicles, allowing their operation during all hours, and regulating their use on specific roads based on speed limits when designated by local governments.
- Authorizes crossing of state highways at designated angles and empowers the Department of Transportation to prohibit UTV operation where necessary for safety.
- Requires operators to hold proper licenses, carry proof of ownership, meet insurance requirements, and display a license plate issued under s. 320.0847.
- Allows counties and municipalities to enact more restrictive ordinances or prohibit UTVs if needed for public safety.
- Amends s. 320.0847, F.S., to require issuing license plates for UTVs and clarifies license plate specifications.

Committees of Reference:

House: Government Operations Subcommittee; Intergovernmental Affairs Subcommittee; State Affairs.

Senate: Transportation; Appropriations Committee on Transportation, Tourism, and Economic Development

**5. HB 243 - Electric Bicycles, Scooters, and Motorcycles by Rep. Benarroch
SB 382 - Electric Bicycles, Scooters, And Motorcycles by Sen. Truenow**

Status: The bill has not been heard in committee. The Senate bill is on the agenda in its first committee of reference, the Transportation Committee, for Tuesday, January 20.

The bill includes the following provisions:

- Strengthen regulations for electric bicycles, scooters, and motorcycles by defining electric motorcycles, revising licensing and reporting requirements, and imposing penalties for unauthorized modifications.
- Define “electric motorcycle” and revise the term “motorcycle” to encompass electric motorcycles under various statutes.

- Require crash reports to note if a motorized scooter, electric bicycle, or electric motorcycle was involved and maintain separate statistics on these incidents.
- Prohibit unauthorized electric bicycle modifications and establish fines for repeated violations.
- Mandate a valid learner's or driver license to operate a class 3 electric bicycle and require proof of licensure on demand.
- Require electric bicycle operators on shared pathways to yield to pedestrians and provide an audible signal when overtaking.
- Prohibit persons under 16 from operating a motorcycle with an electric motor of 750 watts or more.
- Expand driver education course content for a learner's license to include sharing the road with bikes, scooters, and other vulnerable road users.
- Add test questions focusing on safe electric bicycle and motorized scooter operation to the Class E driver license exam.

Committee of Reference:

House: Government Operations Subcommittee; Transportation & Economic Development Budget Subcommittee; State Affairs.

Senate: Transportation; Appropriations.

**6. HB 357 - Motor Vehicle Operator Privacy by Rep. Gossett-Seidman
SB 942 - Motor Vehicle Operator Privacy by Sen. Calatayud**

Status: The bill has not been heard in committee.

The bill includes the following provisions:

- Prohibits the sale or sharing of certain personal information and e-mail addresses of motor vehicle operators with a third-party company, foreign country of concern, or foreign principal.
- Provides for retroactive application of the prohibitions.
- Establishes penalties for a third-party company that uses or releases protected motor vehicle operator information for a prohibited purpose.

Committees of Reference:

House: Government Operations Subcommittee; State Affairs.

Senate: Transportation; Governmental Oversight and Accountability; Rules.

**7. HB 769 – PIP Repeal: Motor Vehicle Insurance by Rep. Weinberger
SB 522 – PIP Repeal: Motor Vehicle Insurance by Sen. Grall**

Status: The bill has not been heard in committee.

The bill includes the following provisions:

- Repeals statutory provisions comprising the Florida Motor Vehicle No-Fault Law.
- Revises garage liability insurance requirements for recreational vehicle dealer license applicants.
- Revises minimum liability coverage requirements for motor vehicle owners and operators.
- Revises requirements for motor vehicle liability insurance policies, including coverage provisions and exclusions for certain drivers and vehicles.
- Revises coverages that may allow for reductions in motor vehicle insurance policy premiums under specified circumstances.
- Revises the legal liability of an uninsured motorist coverage insurer.
- Provides new prohibitions, requirements, applicability, and rules of construction relating to motor vehicle insurance policies as of a specified date.

Committees of Reference:

House: Civil Justice & Claims Subcommittee; Insurance & Banking Subcommittee; Judiciary.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Rules.

- 8. HB 585 - Transportation Network Company, Driver, and Vehicle Owner Insurance by Rep. Fabricio**
SB 632 - Transportation Network Company, Driver, and Vehicle Owner Insurance by Sen. DiCeglie

Status: The bill has not been heard in committee. The Senate bill was originally on the agenda earlier this week in Banking and Insurance but was postponed when the sponsor was absent. It seems likely that the issues with the bill from last session have not yet been worked out.

The bill includes the following provisions:

- Revises automobile insurance requirements applicable to transportation network companies (TNCs).
- Revises insurance coverage requirements for TNC drivers operating on a digital network.
- Revises insurance requirements for vehicle owners providing vehicles for use by TNC drivers.

Committees of Reference:

House: Insurance & Banking Subcommittee; Commerce.

Senate: Banking and Insurance (On Agenda): Transportation; Rules.

**9. HB 1241 - Hands-free Driving by Rep. Blanco
SB 1152 - Traffic Offenses by Sen. Grall**

Status: The bill has not been heard in committee. Last session, the Senate bill passed the floor but the House bill was never heard in its first committee due to objections of the chair. The bill has been referred to that committee again this year.

The bill includes the following provisions:

- Prohibits a person from operating a motor vehicle while using a wireless communications device in a handheld manner.
- Provides an exception to the prohibition under specified circumstances.
- Requires that sustained use of a wireless communications device by a motor vehicle operator be conducted through a hands-free accessory until such use is terminated.
- Revises penalty provisions relating to the handheld use of wireless communications devices in specified circumstances.

Committees of Reference:

House: Government Operations Subcommittee; State Affairs.

Senate: Transportation; Appropriations Committee on Transportation, Tourism, and Economic Development; Rule.

**10. HB 937 - Transportation by Rep. Yarkosky
SB488 Highway Safety by Rep. Massullo**

Status: The House bill has 4 committee references, a tough hill to climb, and has not yet been heard in committee. The Senate bill is on the agenda next week in its second of three committees.

The bill includes the following insurance provisions, among other general updates:

- Raises the crash property damage threshold that triggers a law enforcement report requirement from \$500 to \$2,000.
- Clarifies which commercial and qualified motor vehicles must carry specified minimum liability insurance coverage.

Committee of Reference:

House: Government Operations Subcommittee; Ways & Means; Transportation & Economic Development Budget Subcommittee; State Affairs.

Senate: Transportation Committee; Appropriations Committee on Transportation, Tourism, and Economic Development; Appropriations.

**11. HB 637 – Farm Equipment by Rep. Griffiths
SB 386 - Farm Equipment Warranty Remedies by Sen. Trumbull**

Status: The Senate bill has been heard in two committees of reference and goes next to the Rules committee. The House bill has not been heard in committee.

The bill includes the following provisions:

- Defines procedures for consumers to report defective farm equipment that does not conform to applicable express written warranties to manufacturers or their authorized service agents.
- Requires manufacturers or their authorized agents to make needed repairs to conform the defective equipment to the warranty within a specified timeframe.
- Provides affirmative defenses, preserves additional consumer rights, and allows civil action to remedy violations.

Committees of Reference:

House: Housing, Agriculture & Tourism; Civil Justice & Claims Subcommittee; Commerce

Senate: Agriculture; Commerce and Tourism; Rules.

**12. HB 1255 - Portable Wireless Device Repair by Rep. Johnson
SB 806 - Consumers' Right to Repair Certain Equipment by Sen. Truenow**

Status: The Senate bill has been heard in one of its three committees of reference and goes next to Agriculture. The House bill has not been heard in committee. The business community spoke in opposition to SB806, stating that it would allow intellectual property that is developed and owned by manufacturers to be readily available for distribution by entities not associated with the manufacturer, which could result in higher repair costs for products from smart phones to heavy equipment.

The bill includes the following provisions:

Expand repair access for owners and independent repair providers of portable wireless devices and agricultural equipment by requiring manufacturers to provide necessary parts, tools, and documentation for certain repairs.

- Creates a new “Digital Right to Repair” part in chapter 559, mandating that portable wireless device manufacturers provide on fair and reasonable terms the documentation, parts, and tools needed for repairs.

- Prohibits manufacturers from forcing authorized repair providers to purchase proprietary repair information when a standardized, more favorable option is available.
- Allows owners or independent repair providers to file a complaint and imposes deceptive and unfair trade practice penalties for noncompliance.
- Protects trade secrets except to the extent needed to facilitate required repair information sharing.
- Establishes similar requirements for agricultural equipment by obligating original equipment manufacturers to make diagnostic and repair information accessible to independent repair providers and owners.

Committees of Reference:

House: Industries & Professional Activities Subcommittee; Civil Justice & Claims Subcommittee; Commerce.

Senate: Commerce and Tourism; Agriculture; Rules.

DATA PRIVACY/ARTIFICIAL INTELLIGENCE

1. **HB 527 - Mandatory Human Reviews of Insurance Claim Denials by Rep. Cassel**
SB 202 - Mandatory Human Reviews of Insurance Claim Denials by Sen. Bradley

Status: The House bill has passed one committee of reference and is now in its last committee. The Senate bill has yet to move.

The bill includes the following provisions:

- Prohibits insurers, workers' compensation carriers, and HMOs from using algorithms, artificial intelligence, or machine learning systems as the sole basis for denying, reducing, or partially reducing a claim.
- Requires that decisions to deny or reduce a claim be made by qualified human professionals.
- Specifies duties for qualified human professionals in claim review processes.
- Requires carriers, insurers, and HMOs to include specified information in denial communications to claimants.
- Authorizes the Department of Financial Services and the Office of Insurance Regulation to conduct examinations and investigations related to claim denial practices.

Committees of Reference:

House: Insurance and Banking Subcommittee; Commerce.

Senate: Banking and Insurance; Appropriations Committee on Agriculture, Environment, and General Government; Rules.

**2. HB 1395 - Artificial Intelligence by Rep. Rizzo
SB 482 - Artificial Intelligence Bill of Rights by Sen. Leek**

Status: The Senate bill is on the agenda in its first committee of reference on January 21. The House bill was referenced to 4 committees (a tough hill to climb) and has not yet been heard in committee. **No insurance-specific provisions are included in this bill.** This bill is a priority of Governor DeSantis.

The bill includes the following provisions:

Establishes an Artificial Intelligence Bill of Rights, restricts government contracts with foreign-controlled AI entities, mandates transparency and parental consent for minors' use of companion chatbots, and forbids unauthorized commercial use of AI-generated personal likenesses.

- Defines “artificial intelligence” in state contracting laws and prohibits governmental entities from renewing or entering contracts with foreign-controlled AI providers.
- Creates part IX of chapter 501, known as the “Artificial Intelligence Bill of Rights,” declaring Floridians’ rights regarding AI use, data collection, and personal privacy.
- Requires companies offering companion chatbots to minors to obtain parental consent, allow parental controls, and implement safeguards to prevent harmful or inappropriate content.
- Mandates that bot operators disclose to users they are interacting with nonhuman systems at the start of, and periodically during, any such interaction.
- Restricts AI technology companies from selling or disclosing personal information unless it is properly deidentified, and imposes penalties for attempts to reidentify such data.
- Authorizes the Department of Legal Affairs to investigate, issue subpoenas, and bring civil actions for violations of the AI provisions under state deceptive and unfair trade practice laws.
- Prohibits unauthorized commercial use of a person’s name, image, or likeness that is generated by AI, setting penalties for misuse and providing special protections for servicemembers and their survivors.

Committees of Reference:

House: Information Technology Budget & Policy Subcommittee; Civil Justice & Claims Subcommittee; State Affairs; Commerce.

Senate: Commerce and Tourism; Appropriations.

General

1. **HB 7017 - OGSR/Trade Secrets (Formerly PCB GOS10) by Government Operations Subcommittee, Rep. Sapp**
SB 7026 - OGSR/Trade Secret Held by an Agency by Governmental Oversight and Accountability

Status: These bills are committee bills that have not yet been heard in committee. These are part of a mandatory review after 5 years of any public records exemptions. We expect the exemptions to be preserved.

The bill includes the following provisions:

- Maintain the existing public records exemption for trade secrets by removing its scheduled repeal and eliminating references to trade secrets from multiple statutes.
- Retain the public records exemption for trade secrets in s. 119.0715, F.S., by deleting the provision that would have repealed it under the Open Government Sunset Review Act.
- Remove references to trade secrets from various statutory sections, including definitions and exemptions related to proprietary or confidential business information.
- Revise multiple public records exemptions to no longer separately classify trade secrets as exempt information

Committees of Reference:

House: Commerce; State Affairs.

Senate: Governmental Oversight and Accountability