

1 A bill to be entitled
2 An act relating to motor vehicle insurance; repealing
3 ss. 627.730, 627.731, 627.7311, 627.732, 627.733,
4 627.734, 627.736, 627.737, 627.739, 627.7401,
5 627.7403, and 627.7405, F.S., which comprise the
6 Florida Motor Vehicle No-Fault Law; repealing s.
7 627.7407, F.S., relating to application of the Florida
8 Motor Vehicle No-Fault Law; amending s. 316.2122,
9 F.S.; conforming a provision to changes made by the
10 act; amending s. 316.646, F.S.; revising a requirement
11 for proof of security on a motor vehicle and the
12 applicability of the requirement; amending s. 318.18,
13 F.S.; conforming a provision to changes made by the
14 act; amending s. 320.02, F.S.; revising the motor
15 vehicle insurance coverages that an applicant must
16 show to register certain vehicles with the Department
17 of Highway Safety and Motor Vehicles; conforming a
18 provision to changes made by the act; revising
19 construction; amending s. 320.0609, F.S.; conforming a
20 provision to changes made by the act; amending s.
21 320.27, F.S.; defining the term "garage liability
22 insurance"; revising garage liability insurance
23 requirements for motor vehicle dealer license
24 applicants; conforming a provision to changes made by
25 the act; making technical changes; amending s.

26 | 320.771, F.S.; revising garage liability insurance
27 | requirements for recreational vehicle dealer license
28 | applicants; amending ss. 322.251 and 322.34, F.S.;
29 | conforming provisions to changes made by the act;
30 | amending s. 324.011, F.S.; revising legislative
31 | purpose and intent; amending s. 324.021, F.S.;
32 | revising definitions; revising minimum coverage
33 | requirements for proof of financial responsibility for
34 | specified motor vehicles; conforming provisions to
35 | changes made by the act; defining the term "for-hire
36 | passenger transportation vehicle"; amending s.
37 | 324.022, F.S.; revising minimum liability coverage
38 | requirements for motor vehicle owners or operators;
39 | revising authorized methods for meeting such
40 | requirements; deleting a provision relating to an
41 | insurer's duty to defend certain claims; revising the
42 | vehicles that are excluded from the definition of the
43 | term "motor vehicle"; providing security requirements
44 | for certain excluded vehicles; conforming provisions
45 | to changes made by the act; amending s. 324.0221,
46 | F.S.; revising coverages that subject a policy to
47 | certain insurer reporting and notice requirements;
48 | conforming provisions to changes made by the act;
49 | creating s. 324.0222, F.S.; providing that driver
50 | license or motor vehicle registration suspensions for

51 failure to maintain required security which are in
52 effect before a specified date remain in full force
53 and effect; providing that such suspended licenses or
54 registrations may be reinstated as provided in a
55 specified section; amending s. 324.023, F.S.;
56 conforming cross-references; amending s. 324.031,
57 F.S.; specifying a method of proving financial
58 responsibility by owners or operators of motor
59 vehicles other than for-hire passenger transportation
60 vehicles; revising the amount of a certificate of
61 deposit required to elect a certain method of proof of
62 financial responsibility; revising liability coverage
63 requirements for a person electing to use such method;
64 amending s. 324.032, F.S.; revising financial
65 responsibility requirements for owners or lessees of
66 for-hire passenger transportation vehicles; amending
67 s. 324.051, F.S.; making technical changes; specifying
68 that motor vehicles include motorcycles for purposes
69 of the section; amending ss. 324.071 and 324.091,
70 F.S.; making technical changes; amending s. 324.151,
71 F.S.; revising requirements for motor vehicle
72 liability insurance policies relating to coverage, and
73 exclusion from coverage, for certain drivers and
74 vehicles; conforming provisions to changes made by the
75 act; making technical changes; defining terms;

76 | amending s. 324.161, F.S.; revising requirements for a
77 | certificate of deposit that is required if a person
78 | elects a certain method of proving financial
79 | responsibility; amending s. 324.171, F.S.; revising
80 | the minimum net worth requirements to qualify certain
81 | persons as self-insurers; conforming provisions to
82 | changes made by the act; amending s. 324.251, F.S.;
83 | revising a short title and an effective date; amending
84 | s. 400.9905, F.S.; revising the definition of the term
85 | "clinic"; conforming provisions to changes made by the
86 | act; amending ss. 400.991 and 400.9935, F.S.;
87 | conforming provisions to changes made by the act;
88 | amending s. 409.901, F.S.; revising the definition of
89 | the term "third-party benefit"; amending s. 409.910,
90 | F.S.; revising the definition of the term "medical
91 | coverage"; amending s. 456.057, F.S.; conforming a
92 | provision to changes made by the act; amending s.
93 | 456.072, F.S.; revising specified grounds for
94 | discipline for certain health professions; defining
95 | the term "upcode"; conforming a provision to changes
96 | made by the act; amending s. 626.9541, F.S.;
97 | conforming a provision to changes made by the act;
98 | revising certain prohibited acts related to specified
99 | insurance coverage payment requirements; amending s.
100 | 626.989, F.S.; revising the definition of the term

101 "fraudulent insurance act"; amending s. 627.06501,
102 F.S.; revising coverages that may provide for a
103 reduction in motor vehicle insurance policy premium
104 charges under certain circumstances; amending s.
105 627.0651, F.S.; specifying requirements for rate
106 filings for motor vehicle liability policies that
107 implement requirements in effect on a specified date;
108 requiring that such filings be approved through a
109 certain process; amending s. 627.0652, F.S.; revising
110 coverages that must provide a premium charge reduction
111 under certain circumstances; amending s. 627.0653,
112 F.S.; revising coverages that are subject to premium
113 discounts for specified motor vehicle equipment;
114 amending s. 627.4132, F.S.; revising coverages that
115 are subject to a stacking prohibition; amending s.
116 627.4137, F.S.; requiring insurers to disclose certain
117 information at the request of a claimant's attorney;
118 authorizing a claimant to file an action under certain
119 circumstances; providing for the award of reasonable
120 attorney fees and costs under certain circumstances;
121 amending s. 627.7263, F.S.; revising coverages that
122 are deemed primary, except under certain
123 circumstances, for the lessor of a motor vehicle for
124 lease or rent; revising a notice that is required if
125 the lessee's coverage is to be primary; creating s.

126 627.7265, F.S.; requiring that medical payments
 127 coverage must protect specified persons; specifying
 128 the minimum medical expense limits; specifying
 129 coverage options that an insurer is required and
 130 authorized to offer; providing construction relating
 131 to limits on certain other coverages; requiring
 132 insurers, upon receiving certain notice of an
 133 accident, to hold a specified reserve for certain
 134 purposes for a certain timeframe; providing that the
 135 reserve requirement does not require insurers to
 136 establish a claim reserve for accounting purposes;
 137 prohibiting an insurer providing medical payments
 138 coverage benefits from seeking a lien on a certain
 139 recovery or bringing a certain cause of action;
 140 authorizing insurers to include policy provisions
 141 allowing for subrogation, under certain circumstances,
 142 for medical payments benefits paid; providing
 143 construction; specifying a requirement for an insured
 144 for repayment of medical payments benefits under
 145 certain circumstances; amending s. 627.727, F.S.;
 146 conforming provisions to changes made by the act;
 147 revising the legal liability of an uninsured motorist
 148 coverage insurer; amending s. 627.7275, F.S.; revising
 149 required coverages for a motor vehicle insurance
 150 policy; conforming provisions to changes made by the

151 act; creating s. 627.72761, F.S.; requiring that motor
152 vehicle insurance policies provide death benefits;
153 specifying requirements for the death benefits;
154 specifying persons to whom death benefits may and may
155 not be paid; prohibiting the insurer from claiming any
156 right of subrogation for any death benefit paid;
157 creating s. 627.7278, F.S.; defining the term "minimum
158 security requirements"; providing a prohibition,
159 requirements, applicability, and construction relating
160 to motor vehicle insurance policies as of a certain
161 date; requiring insurers to allow certain insureds to
162 make certain coverage changes, subject to certain
163 conditions; requiring an insurer to provide, by a
164 specified date, a specified notice to policyholders
165 relating to requirements under the act; amending s.
166 627.728, F.S.; conforming a provision to changes made
167 by the act; amending s. 627.7295, F.S.; revising the
168 definitions of the terms "policy" and "binder";
169 revising the coverages of a motor vehicle insurance
170 policy for which a licensed general lines agent may
171 charge a specified fee; conforming provisions to
172 changes made by the act; amending s. 627.7415, F.S.;
173 revising additional liability insurance requirements
174 for commercial motor vehicles; amending s. 627.747,
175 F.S.; conforming provisions to changes made by the

176 act; amending s. 627.748, F.S.; revising insurance
 177 requirements for transportation network company
 178 drivers; conforming provisions to changes made by the
 179 act; conforming cross-references; amending ss.
 180 627.7483 and 627.749, F.S.; conforming provisions to
 181 changes made by the act; amending s. 627.8405, F.S.;
 182 revising coverages in a policy sold in combination
 183 with an accidental death and dismemberment policy
 184 which a premium finance company may not finance;
 185 revising rulemaking authority of the Financial
 186 Services Commission; amending ss. 627.915, 628.909,
 187 705.184, and 713.78, F.S.; conforming provisions to
 188 changes made by the act; amending s. 817.234, F.S.;
 189 revising coverages that are the basis of specified
 190 prohibited false and fraudulent insurance claims;
 191 conforming provisions to changes made by the act;
 192 deleting provisions relating to prohibited changes in
 193 certain mental or physical reports; providing an
 194 appropriation; providing effective dates.

195
 196 Be It Enacted by the Legislature of the State of Florida:

197
 198 Section 1. Sections 627.730, 627.731, 627.7311, 627.732,
 199 627.733, 627.734, 627.736, 627.737, 627.739, 627.7401, 627.7403,
 200 and 627.7405, Florida Statutes, are repealed.

201 Section 2. Section 627.7407, Florida Statutes, is
 202 repealed.

203 Section 3. Paragraph (e) of subsection (2) of section
 204 316.2122, Florida Statutes, is amended to read:

205 316.2122 Operation of a low-speed vehicle, mini truck, or
 206 low-speed autonomous delivery vehicle on certain roadways.—

207 (2) The operation of a low-speed autonomous delivery
 208 vehicle on any road is authorized with the following
 209 restrictions:

210 (e) A low-speed autonomous delivery vehicle must be
 211 covered by a policy of automobile insurance which provides the
 212 coverage required by s. 627.749(2)(a)1. and, ~~2.~~, ~~and 3.~~ The
 213 coverage requirements of this paragraph may be satisfied by
 214 automobile insurance maintained by the owner of a low-speed
 215 autonomous delivery vehicle, the owner of the teleoperation
 216 system, the remote human operator, or a combination thereof.

217 Section 4. Subsection (1) of section 316.646, Florida
 218 Statutes, is amended to read:

219 316.646 Security required; proof of security and display
 220 thereof.—

221 (1) A ~~Any~~ person required by s. 324.022, s. 324.023, s.
 222 324.032, s. 627.7415, s. 627.742, s. 627.748, or s. 627.7483 to
 223 maintain liability security for property damage, ~~liability~~
 224 ~~security, required by s. 324.023 to maintain liability security~~
 225 ~~for~~ bodily injury, or death must, ~~or required by s. 627.733 to~~

226 ~~maintain personal injury protection security on a motor vehicle~~
 227 ~~shall~~ have in his or her immediate possession at all times while
 228 operating ~~a such~~ motor vehicle proper proof of maintenance of
 229 the required security.

230 (a) Such proof must ~~shall~~ be in a uniform paper or
 231 electronic format, as prescribed by the department, a valid
 232 insurance policy, an insurance policy binder, a certificate of
 233 insurance, or such other proof as may be prescribed by the
 234 department.

235 (b)1. The act of presenting to a law enforcement officer
 236 an electronic device displaying proof of insurance in an
 237 electronic format does not constitute consent for the officer to
 238 access any information on the device other than the displayed
 239 proof of insurance.

240 2. The person who presents the device to the officer
 241 assumes the liability for any resulting damage to the device.

242 Section 5. Paragraph (b) of subsection (2) of section
 243 318.18, Florida Statutes, is amended to read:

244 318.18 Amount of penalties.—The penalties required for a
 245 noncriminal disposition pursuant to s. 318.14 or a criminal
 246 offense listed in s. 318.17 are as follows:

247 (2) Thirty dollars for all nonmoving traffic violations
 248 and:

249 (b) For all violations of ss. 320.0605, 320.07(1),
 250 322.065, and 322.15(1). A ~~Any~~ person ~~who is~~ cited for a

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251 violation of s. 320.07(1) must ~~shall~~ be charged a delinquent fee
252 pursuant to s. 320.07(4).

253 1. If a person ~~who is~~ cited for a violation of s. 320.0605
254 or s. 320.07 can show proof of having a valid registration at
255 the time of arrest, the clerk of the court may dismiss the case
256 and may assess a dismissal fee of up to \$10, from which the
257 clerk shall remit \$2.50 to the Department of Revenue for deposit
258 into the General Revenue Fund. A person who finds it impossible
259 or impractical to obtain a valid registration certificate must
260 submit an affidavit detailing the reasons for the impossibility
261 or impracticality. The reasons may include, but are not limited
262 to, the fact that the vehicle was sold, stolen, or destroyed;
263 that the state in which the vehicle is registered does not issue
264 a certificate of registration; or that the vehicle is owned by
265 another person.

266 2. If a person ~~who is~~ cited for a violation of s. 322.03,
267 s. 322.065, or s. 322.15 can show a driver license issued to him
268 or her and valid at the time of arrest, the clerk of the court
269 may dismiss the case and may assess a dismissal fee of up to
270 \$10, from which the clerk shall remit \$2.50 to the Department of
271 Revenue for deposit into the General Revenue Fund.

272 3. If a person ~~who is~~ cited for a violation of s. 316.646
273 can show proof of security as required by s. 324.021(7) ~~s.~~
274 ~~627.733~~, issued to the person and valid at the time of arrest,
275 the clerk of the court may dismiss the case and may assess a

276 dismissal fee of up to \$10, from which the clerk shall remit
 277 \$2.50 to the Department of Revenue for deposit into the General
 278 Revenue Fund. A person who finds it impossible or impractical to
 279 obtain proof of security must submit an affidavit detailing the
 280 reasons for the impracticality. The reasons may include, but are
 281 not limited to, the fact that the vehicle has since been sold,
 282 stolen, or destroyed; ~~that the owner or registrant of the~~
 283 ~~vehicle is not required by s. 627.733 to maintain personal~~
 284 ~~injury protection insurance;~~ or that the vehicle is owned by
 285 another person.

286 Section 6. Paragraphs (a) and (d) of subsection (5) of
 287 section 320.02, Florida Statutes, are amended to read:

288 320.02 Registration required; application for
 289 registration; forms.—

290 (5) (a) Proof that bodily injury liability coverage and
 291 property damage liability coverage ~~personal injury protection~~
 292 ~~benefits~~ have been purchased if required under s. 324.022, s.
 293 324.032, or s. 627.742 ~~s. 627.733, that property damage~~
 294 ~~liability coverage has been purchased as required under s.~~
 295 ~~324.022,~~ that bodily injury liability ~~or death~~ coverage has been
 296 purchased if required under s. 324.023, and that combined bodily
 297 liability insurance and property damage liability insurance have
 298 been purchased if required under s. 627.7415 must ~~shall~~ be
 299 provided in the manner prescribed by law by the applicant at the
 300 time of application for registration of any motor vehicle that

301 is subject to such requirements. The issuing agent may not ~~shall~~
 302 ~~refuse to~~ issue registration if such proof of purchase is not
 303 provided. Insurers shall furnish uniform proof-of-purchase cards
 304 in a paper or electronic format in a form prescribed by the
 305 department and include the name of the insured's insurance
 306 company, the coverage identification number, and the make, year,
 307 and vehicle identification number of the vehicle insured. The
 308 card must contain a statement notifying the applicant of the
 309 penalty specified under s. 316.646(4). The card or insurance
 310 policy, insurance policy binder, or certificate of insurance or
 311 a photocopy of any of these; an affidavit containing the name of
 312 the insured's insurance company, the insured's policy number,
 313 and the make and year of the vehicle insured; or such other
 314 proof as may be prescribed by the department constitutes ~~shall~~
 315 ~~constitute~~ sufficient proof of purchase. If an affidavit is
 316 provided as proof, it must be in substantially the following
 317 form:

318
 319 Under penalty of perjury, I ...(Name of insured)... do hereby
 320 certify that I have ...(bodily injury liability and ~~Personal~~
 321 ~~Injury Protection~~, property damage liability, ~~and, if required,~~
 322 ~~Bodily Injury Liability~~)... insurance currently in effect with
 323 ...(Name of insurance company)... under ...(policy number)...
 324 covering ...(make, year, and vehicle identification number of
 325 vehicle).... ...(Signature of Insured)...

326
327 Such affidavit must include the following warning:

328
329 WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE
330 REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA
331 LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS
332 SUBJECT TO PROSECUTION.

333
334 If an application is made through a licensed motor vehicle
335 dealer as required under s. 319.23, the original or a photocopy
336 ~~photostatic copy~~ of such card, insurance policy, insurance
337 policy binder, or certificate of insurance or the original
338 affidavit from the insured must ~~shall~~ be forwarded by the dealer
339 to the tax collector of the county or the Department of Highway
340 Safety and Motor Vehicles for processing. By executing the
341 ~~aforesaid~~ affidavit, a ~~no~~ licensed motor vehicle dealer is not
342 ~~will be~~ liable in damages for any inadequacy, insufficiency, or
343 falsification of any statement contained therein. ~~A card must~~
344 ~~also indicate the existence of any bodily injury liability~~
345 ~~insurance voluntarily purchased.~~

346 (d) The verifying of ~~proof of personal injury protection~~
347 ~~insurance, proof of property damage liability insurance, proof~~
348 ~~of combined bodily liability insurance and property damage~~
349 ~~liability insurance, or proof of financial responsibility~~
350 ~~insurance~~ and the issuance or failure to issue the motor vehicle

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351 registration under ~~the provisions of~~ this chapter may not be
352 construed in any court as a warranty of the reliability or
353 accuracy of the evidence of such proof or as meaning that the
354 provisions of any insurance policy furnished as proof of
355 financial responsibility comply with state law. Neither the
356 department nor any tax collector is liable in damages for any
357 inadequacy, insufficiency, falsification, or unauthorized
358 modification of any item of ~~the proof of personal injury~~
359 ~~protection insurance, proof of property damage liability~~
360 ~~insurance, proof of combined bodily liability insurance and~~
361 ~~property damage liability insurance, or proof of financial~~
362 responsibility before ~~insurance prior to~~, during, or subsequent
363 to the verification of the proof. The issuance of a motor
364 vehicle registration does not constitute prima facie evidence or
365 a presumption of insurance coverage.

366 Section 7. Paragraph (b) of subsection (1) of section
367 320.0609, Florida Statutes, is amended to read:

368 320.0609 Transfer and exchange of registration license
369 plates; transfer fee.—

370 (1)

371 (b) The transfer of a license plate from a vehicle
372 disposed of to a newly acquired vehicle does not constitute a
373 new registration. The application for transfer must ~~shall~~ be
374 accepted without requiring proof of ~~personal injury protection~~
375 ~~or~~ liability insurance.

376 Section 8. Subsection (3) of section 320.27, Florida
 377 Statutes, is amended, and paragraph (g) is added to subsection
 378 (1) of that section, to read:

379 320.27 Motor vehicle dealers.—

380 (1) DEFINITIONS.—The following words, terms, and phrases
 381 when used in this section have the meanings respectively
 382 ascribed to them in this subsection, except where the context
 383 clearly indicates a different meaning:

384 (g) "Garage liability insurance" means, beginning July 1,
 385 2025, combined single-limit liability coverage, including
 386 property damage and bodily injury liability coverage, in the
 387 amount of at least \$60,000.

388 (3) APPLICATION AND FEE.—The ~~application for the~~ license
 389 ~~application must shall~~ be in such form as may be prescribed by
 390 the department and ~~is shall be~~ subject to such rules ~~with~~
 391 ~~respect thereto~~ as may be so prescribed by the department ~~it~~.
 392 Such application ~~must shall~~ be verified by oath or affirmation
 393 and ~~must shall~~ contain a full statement of the name and birth
 394 date of the person or persons applying for the license ~~therefor~~;
 395 the name of the firm or copartnership, with the names and places
 396 of residence of all members ~~thereof~~, if such applicant is a firm
 397 or copartnership; the names and places of residence of the
 398 principal officers, if the applicant is a body corporate or
 399 other artificial body; the name of the state under whose laws
 400 the corporation is organized; the present and former place or

401 places of residence of the applicant; and the prior business in
402 which the applicant has been engaged and its ~~the~~ location
403 ~~thereof~~. The ~~Such~~ application must ~~shall~~ describe the exact
404 location of the place of business and must ~~shall~~ state whether
405 the place of business is owned by the applicant and when
406 acquired, or, if leased, a true copy of the lease must ~~shall~~ be
407 attached to the application. The applicant shall certify that
408 the location provides an adequately equipped office and is not a
409 residence; that the location affords sufficient unoccupied space
410 upon and within which adequately to store all motor vehicles
411 offered and displayed for sale; and that the location is a
412 suitable place where the applicant can in good faith carry on
413 such business and keep and maintain books, records, and files
414 necessary to conduct such business, which must ~~shall~~ be
415 available at all reasonable hours to inspection by the
416 department or any of its inspectors or other employees. The
417 applicant shall certify that the business of a motor vehicle
418 dealer is the principal business that will ~~which shall~~ be
419 conducted at that location. The application must ~~shall~~ contain a
420 statement that the applicant is either franchised by a
421 manufacturer of motor vehicles, in which case the name of each
422 motor vehicle that the applicant is franchised to sell must
423 ~~shall~~ be included, or an independent (nonfranchised) motor
424 vehicle dealer. The application must ~~shall~~ contain other
425 relevant information as may be required by the department. The

426 applicant shall furnish, including evidence, in a form approved
427 by the department, that the applicant is insured under a garage
428 liability insurance policy or a general liability insurance
429 policy coupled with a business automobile policy having the
430 coverages and limits of garage liability insurance coverage in
431 accordance with paragraph (1)(g), which shall include, at a
432 minimum, \$25,000 combined single-limit liability coverage
433 including bodily injury and property damage protection and
434 \$10,000 personal injury protection. However, a salvage motor
435 vehicle dealer as defined in subparagraph (1)(c)5. is exempt
436 from the requirements for garage liability insurance ~~and~~
437 ~~personal injury protection insurance~~ on those vehicles that
438 cannot be legally operated on roads, highways, or streets in
439 this state. Franchise dealers must submit a garage liability
440 insurance policy, and all other dealers must submit a garage
441 liability insurance policy or a general liability insurance
442 policy coupled with a business automobile policy. Such policy
443 must shall be for the license period, and evidence of a new or
444 continued policy must shall be delivered to the department at
445 the beginning of each license period. A licensee shall deliver
446 to the department, in the manner prescribed by the department,
447 within 10 calendar days after any renewal or continuation of or
448 change in such policy or within 10 calendar days after any
449 issuance of a new policy, a copy of the renewed, continued,
450 changed, or new policy. Upon making an initial application, the

451 applicant shall pay to the department a fee of \$300 in addition
452 to any other fees required by law. Applicants may choose to
453 extend the licensure period for 1 additional year for a total of
454 2 years. An initial applicant shall pay to the department a fee
455 of \$300 for the first year and \$75 for the second year, in
456 addition to any other fees required by law. An applicant for
457 renewal shall pay to the department \$75 for a 1-year renewal or
458 \$150 for a 2-year renewal, in addition to any other fees
459 required by law. Upon making an application for a change of
460 location, the applicant ~~person~~ shall pay a fee of \$50 in
461 addition to any other fees now required by law. The department
462 shall, in the case of every application for initial licensure,
463 verify whether certain facts set forth in the application are
464 true. Each applicant, general partner in the case of a
465 partnership, or corporate officer and director in the case of a
466 corporate applicant shall, ~~must~~ file a set of fingerprints with
467 the department for the purpose of determining any prior criminal
468 record or any outstanding warrants. The department shall submit
469 the fingerprints to the Department of Law Enforcement for state
470 processing and forwarding to the Federal Bureau of Investigation
471 for federal processing. The actual cost of state and federal
472 processing must ~~shall~~ be borne by the applicant and is in
473 addition to the fee for licensure. The department may issue a
474 license to an applicant pending the results of the fingerprint
475 investigation, which license is fully revocable if the

476 department subsequently determines that any facts set forth in
 477 the application are not true or correctly represented.

478 Section 9. Paragraph (j) of subsection (3) of section
 479 320.771, Florida Statutes, is amended to read:

480 320.771 License required of recreational vehicle dealers.—

481 (3) APPLICATION.—The application for such license shall be
 482 in the form prescribed by the department and subject to such
 483 rules as may be prescribed by it. The application shall be
 484 verified by oath or affirmation and shall contain:

485 (j) Evidence that the applicant is insured under a garage
 486 liability insurance policy as defined in s. 320.27(1)(g), ~~which~~
 487 ~~shall include, at a minimum, \$25,000 combined single-limit~~
 488 ~~liability coverage, including bodily injury and property damage~~
 489 ~~protection, and \$10,000 personal injury protection,~~ if the
 490 applicant is to be licensed as a dealer in, or intends to sell,
 491 recreational vehicles. Such policy must be for the license
 492 period. Within 10 calendar days after any renewal or
 493 continuation of or material change in such policy or issuance of
 494 a new policy, the licensee shall deliver to the department, in a
 495 manner prescribed by the department, a copy of such renewed,
 496 continued, changed, or new policy. However, a garage liability
 497 policy is not required for the licensure of a mobile home dealer
 498 who sells only park trailers.

499
 500 The department shall, if it deems necessary, cause an

501 investigation to be made to ascertain if the facts set forth in
 502 the application are true and shall not issue a license to the
 503 applicant until it is satisfied that the facts set forth in the
 504 application are true.

505 Section 10. Subsections (1) and (2) of section 322.251,
 506 Florida Statutes, are amended to read:

507 322.251 Notice of cancellation, suspension, revocation, or
 508 disqualification of license.—

509 (1) All orders of cancellation, suspension, revocation, or
 510 disqualification issued under ~~the provisions of~~ this chapter,
 511 chapter 318, or chapter 324 must, ~~or ss. 627.732-627.734 shall~~
 512 be given either by personal delivery ~~thereof~~ to the licensee
 513 whose license is being canceled, suspended, revoked, or
 514 disqualified or by deposit in the United States mail in an
 515 envelope, first class, postage prepaid, addressed to the
 516 licensee at his or her last known mailing address furnished to
 517 the department. Such mailing by the department constitutes
 518 notification, and any failure by the person to receive the
 519 mailed order will not affect or stay the effective date or term
 520 of the cancellation, suspension, revocation, or disqualification
 521 of the licensee's driving privilege.

522 (2) The giving of notice and an order of cancellation,
 523 suspension, revocation, or disqualification by mail is complete
 524 upon expiration of 20 days after deposit in the United States
 525 mail for all notices except those issued under chapter 324 ~~or~~

526 ~~ss. 627.732-627.734~~, which are complete 15 days after deposit in
 527 the United States mail. Proof of the giving of notice and an
 528 order of cancellation, suspension, revocation, or
 529 disqualification in either manner must ~~shall~~ be made by entry in
 530 the records of the department that such notice was given. The
 531 entry is admissible in the courts of this state and constitutes
 532 sufficient proof that such notice was given.

533 Section 11. Paragraph (a) of subsection (8) of section
 534 322.34, Florida Statutes, is amended to read:

535 322.34 Driving while license suspended, revoked, canceled,
 536 or disqualified.—

537 (8)(a) Upon the arrest of a person for the offense of
 538 driving while the person's driver license or driving privilege
 539 is suspended or revoked, the arresting officer shall determine:

540 1. Whether the person's driver license is suspended or
 541 revoked, or the person is under suspension or revocation
 542 equivalent status.

543 2. Whether the person's driver license has remained
 544 suspended or revoked, or the person has been under suspension or
 545 revocation equivalent status, since a conviction for the offense
 546 of driving with a suspended or revoked license.

547 3. Whether the suspension, revocation, or suspension or
 548 revocation equivalent status was made under s. 316.646 ~~or s.~~
 549 ~~627.733~~, relating to failure to maintain required security, or
 550 under s. 322.264, relating to habitual traffic offenders.

551 4. Whether the driver is the registered owner or co-owner
 552 of the vehicle.

553 Section 12. Section 324.011, Florida Statutes, is amended
 554 to read:

555 324.011 Legislative intent; purpose of chapter.—

556 (1) It is the intent of the Legislature that this chapter:

557 (a) Ensure that the privilege of owning or operating a
 558 motor vehicle in this state is exercised ~~to recognize the~~
 559 ~~existing privilege to own or operate a motor vehicle on the~~
 560 ~~public streets and highways of this state when such vehicles are~~
 561 ~~used~~ with due consideration for the safety of others and ~~their~~
 562 ~~property.~~, and to

563 (b) Promote safety. ~~and~~

564 (c) Provide financial security requirements for such
 565 owners and ~~or~~ operators whose responsibility it is to recompense
 566 others for injury to person or property caused by the operation
 567 of a motor vehicle.

568 (2) The purpose of this chapter is to require every owner
 569 or operator of a motor vehicle that is required to be registered
 570 in this state to establish, maintain, ~~Therefore, it is required~~
 571 ~~herein that the operator of a motor vehicle involved in a crash~~
 572 ~~or convicted of certain traffic offenses meeting the operative~~
 573 ~~provisions of s. 324.051(2) shall respond for such damages and~~
 574 show proof of financial ability to respond for damages arising
 575 out of the ownership, maintenance, or use of a motor vehicle ~~in~~

576 ~~future accidents~~ as a requisite to owning or operating a motor
577 vehicle in this state ~~his or her future exercise of such~~
578 ~~privileges.~~

579 Section 13. Subsections (1) and (7) and paragraph (c) of
580 subsection (9) of section 324.021, Florida Statutes, are
581 amended, and subsection (12) is added to that section, to read:

582 324.021 Definitions; minimum insurance required.—The
583 following words and phrases when used in this chapter shall, for
584 the purpose of this chapter, have the meanings respectively
585 ascribed to them in this section, except in those instances
586 where the context clearly indicates a different meaning:

587 (1) MOTOR VEHICLE.—Every self-propelled vehicle that is
588 designed and required to be licensed for use upon a highway,
589 including trailers and semitrailers designed for use with such
590 vehicles, except traction engines, road rollers, farm tractors,
591 power shovels, and well drillers, and every vehicle that is
592 propelled by electric power obtained from overhead wires but not
593 operated upon rails, but not including any personal delivery
594 device or mobile carrier as defined in s. 316.003, bicycle,
595 electric bicycle, or moped. ~~However, the term "motor vehicle"~~
596 ~~does not include a motor vehicle as defined in s. 627.732(3)~~
597 ~~when the owner of such vehicle has complied with the~~
598 ~~requirements of ss. 627.730–627.7405, inclusive, unless the~~
599 ~~provisions of s. 324.051 apply; and, in such case, the~~
600 ~~applicable proof of insurance provisions of s. 320.02 apply.~~

601 (7) PROOF OF FINANCIAL RESPONSIBILITY.—Beginning July 1,
 602 2025, ~~That~~ proof of ability to respond in damages for liability
 603 on account of crashes arising out of the ownership, maintenance,
 604 or use of a motor vehicle:

605 (a) With respect to a motor vehicle other than a
 606 commercial motor vehicle, nonpublic sector bus, or for-hire
 607 passenger transportation vehicle, in the amounts specified in s.
 608 324.022(1). ~~in the amount of \$10,000 because of bodily injury~~
 609 ~~to, or death of, one person in any one crash;~~

610 ~~(b) Subject to such limits for one person, in the amount~~
 611 ~~of \$20,000 because of bodily injury to, or death of, two or more~~
 612 ~~persons in any one crash;~~

613 ~~(c) In the amount of \$10,000 because of injury to, or~~
 614 ~~destruction of, property of others in any one crash; and~~

615 ~~(b)(d)~~ With respect to commercial motor vehicles and
 616 nonpublic sector buses, in the amounts specified in s. 627.7415
 617 ss. 627.7415 and 627.742, respectively.

618 (c) With respect to nonpublic sector buses, in the amounts
 619 specified in s. 627.742.

620 (d) With respect to for-hire passenger transportation
 621 vehicles, in the amounts specified in s. 324.032.

622 (9) OWNER; OWNER/LESSOR; APPLICATION.—

623 (c) *Application.*—

624 1. The limits on liability in subparagraphs (b)2. and 3.
 625 do not apply to an owner of motor vehicles that are used for

626 commercial activity in the owner's ordinary course of business,
627 other than a rental company that rents or leases motor vehicles.
628 For purposes of this paragraph, the term "rental company"
629 includes only an entity that is engaged in the business of
630 renting or leasing motor vehicles to the general public and that
631 rents or leases a majority of its motor vehicles to persons with
632 no direct or indirect affiliation with the rental company. The
633 term "rental company" also includes:

634 a. A related rental or leasing company that is a
635 subsidiary of the same parent company as that of the renting or
636 leasing company that rented or leased the vehicle.

637 b. The holder of a motor vehicle title or an equity
638 interest in a motor vehicle title if the title or equity
639 interest is held pursuant to or to facilitate an asset-backed
640 securitization of a fleet of motor vehicles used solely in the
641 business of renting or leasing motor vehicles to the general
642 public and under the dominion and control of a rental company,
643 as described in this subparagraph, in the operation of such
644 rental company's business.

645 2. Furthermore, with respect to commercial motor vehicles
646 as defined in s. 207.002 or s. 320.01(25) ~~s. 627.732~~, the limits
647 on liability in subparagraphs (b)2. and 3. do not apply if, at
648 the time of the incident, the commercial motor vehicle is being
649 used in the transportation of materials found to be hazardous
650 for the purposes of the Hazardous Materials Transportation

651 Authorization Act of 1994, as amended, 49 U.S.C. ss. 5101 et
652 seq., and that is required pursuant to such act to carry
653 placards warning others of the hazardous cargo, unless at the
654 time of lease or rental either:

655 a. The lessee indicates in writing that the vehicle will
656 not be used to transport materials found to be hazardous for the
657 purposes of the Hazardous Materials Transportation Authorization
658 Act of 1994, as amended, 49 U.S.C. ss. 5101 et seq.; or

659 b. The lessee or other operator of the commercial motor
660 vehicle has in effect insurance with limits of at least \$5
661 million ~~\$5,000,000~~ combined property damage and bodily injury
662 liability.

663 3.a. A motor vehicle dealer, or a motor vehicle dealer's
664 leasing or rental affiliate, that provides a temporary
665 replacement vehicle at no charge or at a reasonable daily charge
666 to a service customer whose vehicle is being held for repair,
667 service, or adjustment by the motor vehicle dealer is immune
668 from any cause of action and is not liable, vicariously or
669 directly, under general law solely by reason of being the owner
670 of the temporary replacement vehicle for harm to persons or
671 property that arises out of the use, or operation, of the
672 temporary replacement vehicle by any person during the period
673 the temporary replacement vehicle has been entrusted to the
674 motor vehicle dealer's service customer if there is no
675 negligence or criminal wrongdoing on the part of the motor

676 vehicle owner, or its leasing or rental affiliate.

677 b. For purposes of this section, and notwithstanding any
678 other ~~provision of general~~ law, a motor vehicle dealer, or a
679 motor vehicle dealer's leasing or rental affiliate, that gives
680 possession, control, or use of a temporary replacement vehicle
681 to a motor vehicle dealer's service customer may not be adjudged
682 liable in a civil proceeding absent negligence or criminal
683 wrongdoing on the part of the motor vehicle dealer, or the motor
684 vehicle dealer's leasing or rental affiliate, if the motor
685 vehicle dealer or the motor vehicle dealer's leasing or rental
686 affiliate executes a written rental or use agreement and obtains
687 from the person receiving the temporary replacement vehicle a
688 copy of the person's driver license and insurance information
689 reflecting at least the minimum motor vehicle insurance coverage
690 required in the state. Any subsequent determination that the
691 driver license or insurance information provided to the motor
692 vehicle dealer, or the motor vehicle dealer's leasing or rental
693 affiliate, was in any way false, fraudulent, misleading,
694 nonexistent, canceled, not in effect, or invalid does not alter
695 or diminish the protections provided by this section, unless the
696 motor vehicle dealer, or the motor vehicle dealer's leasing or
697 rental affiliate, had actual knowledge thereof at the time
698 possession of the temporary replacement vehicle was provided.

699 c. For purposes of this subparagraph, the term:

700 (I) "Control" means the power to direct the management and

701 policies of a person, whether through ownership of voting
 702 securities or otherwise.

703 (II) "Motor vehicle dealer's leasing or rental affiliate"
 704 means a person who directly or indirectly controls, is
 705 controlled by, or is under common control with the motor vehicle
 706 dealer.

707 d. For purposes of this subparagraph, the term "service
 708 customer" does not include an agent or a principal of a motor
 709 vehicle dealer or a motor vehicle dealer's leasing or rental
 710 affiliate, and does not include an employee of a motor vehicle
 711 dealer or a motor vehicle dealer's leasing or rental affiliate
 712 unless the employee was provided a temporary replacement
 713 vehicle:

714 (I) While the employee's personal vehicle was being held
 715 for repair, service, or adjustment by the motor vehicle dealer;

716 (II) In the same manner as other customers who are
 717 provided a temporary replacement vehicle while the customer's
 718 vehicle is being held for repair, service, or adjustment; and

719 (III) The employee was not acting within the course and
 720 scope of his or her employment.

721 (12) FOR-HIRE PASSENGER TRANSPORTATION VEHICLE.—Every for-
 722 hire vehicle as defined in s. 320.01(15) which is offered or
 723 used to provide transportation for persons, including taxicabs,
 724 limousines, and jitneys.

725 Section 14. Section 324.022, Florida Statutes, is amended

726 to read:

727 324.022 Financial responsibility requirements ~~for property~~
 728 ~~damage.~~-

729 (1) (a) Beginning July 1, 2025, every owner or operator of
 730 a motor vehicle required to be registered in this state shall
 731 establish and continuously maintain the ability to respond in
 732 damages for liability on account of accidents arising out of the
 733 use of the motor vehicle in the amount of:

734 1. Twenty-five thousand dollars for bodily injury to, or
 735 the death of, one person in any one crash and, subject to such
 736 limits for one person, in the amount of \$50,000 for bodily
 737 injury to, or the death of, two or more persons in any one
 738 crash; and

739 2. Ten thousand dollars for ~~\$10,000 because of~~ damage to,
 740 or destruction of, property of others in any one crash.

741 (b) The requirements of paragraph (a) ~~this section~~ may be
 742 met by one of the methods established in s. 324.031; by self-
 743 insuring as authorized by s. 768.28(16); or by maintaining a
 744 motor vehicle liability insurance policy that ~~an insurance~~
 745 ~~policy providing coverage for property damage liability in the~~
 746 ~~amount of at least \$10,000 because of damage to, or destruction~~
 747 ~~of, property of others in any one accident arising out of the~~
 748 ~~use of the motor vehicle. The requirements of this section may~~
 749 ~~also be met by having a policy which provides~~ combined property
 750 damage liability and bodily injury liability coverage for any

751 one crash arising out of the ownership, maintenance, or use of a
752 motor vehicle and that conforms to the requirements of s.
753 324.151 in the amount of at least \$60,000 for every owner or
754 operator subject to the financial responsibility required in
755 paragraph (a) \$30,000 for combined property damage liability and
756 bodily injury liability for any one crash arising out of the use
757 of the motor vehicle. The policy, with respect to coverage for
758 property damage liability, must meet the applicable requirements
759 of s. 324.151, subject to the usual policy exclusions that have
760 been approved in policy forms by the Office of Insurance
761 Regulation. No insurer shall have any duty to defend uncovered
762 claims irrespective of their joinder with covered claims.

763 (2) As used in this section, the term:

764 (a) "Motor vehicle" means any self-propelled vehicle that
765 has four or more wheels and that is of a type designed and
766 required to be licensed for use on the highways of this state,
767 and any trailer or semitrailer designed for use with such
768 vehicle. The term does not include the following:

769 1. A mobile home as defined in s. 320.01(2)(a).

770 2. A motor vehicle that is used in mass transit and
771 designed to transport more than five passengers, exclusive of
772 the operator of the motor vehicle, and that is owned by a
773 municipality, transit authority, or political subdivision of the
774 state.

775 3. A school bus as defined in s. 1006.25, which must

776 maintain security as required under s. 316.615.

777 4. A commercial motor vehicle as defined in s. 207.002 or
 778 s. 320.01(25), which must maintain security as required under
 779 ss. 324.031 and 627.7415.

780 5. A nonpublic sector bus, which must maintain security as
 781 required under ss. 324.031 and 627.742.

782 6.4. A vehicle providing for-hire passenger transportation
 783 vehicle, which must that is subject to the provisions of s.
 784 324.031. A taxicab shall maintain security as required under s.
 785 324.032 s. 324.032(1).

786 7.5. A personal delivery device as defined in s. 316.003,
 787 which must maintain security as required under s. 316.2071(4).

788 (b) "Owner" means the person who holds legal title to a
 789 motor vehicle or the debtor or lessee who has the right to
 790 possession of a motor vehicle that is the subject of a security
 791 agreement or lease with an option to purchase.

792 (3) Each nonresident owner or registrant of a motor
 793 vehicle that, whether operated or not, has been physically
 794 present within this state for more than 90 days during the
 795 preceding 365 days shall maintain security as required by
 796 subsection (1). The security must be that is in effect
 797 continuously throughout the period the motor vehicle remains
 798 within this state.

799 (4) An ~~The~~ owner or registrant of a motor vehicle who is
 800 ~~exempt from the requirements of this section if she or he is a~~

801 member of the United States Armed Forces and is called to or on
 802 active duty outside the United States in an emergency situation
 803 is exempt from this section while he or she. ~~The exemption~~
 804 ~~provided by this subsection applies only as long as the member~~
 805 ~~of the Armed Forces is on such active duty.~~ This exemption
 806 ~~outside the United States and applies only while the vehicle~~
 807 covered by the security is not operated by any person. Upon
 808 receipt of a written request by the insured to whom the
 809 exemption provided in this subsection applies, the insurer shall
 810 cancel the coverages and return any unearned premium or suspend
 811 the security required by this section. Notwithstanding s.
 812 324.0221(2) ~~s. 324.0221(3)~~, the department may not suspend the
 813 registration or operator's license of an ~~any~~ owner or registrant
 814 of a motor vehicle during the time she or he qualifies for the
 815 ~~an~~ exemption under this subsection. An ~~Any~~ owner or registrant
 816 of a motor vehicle who qualifies for the ~~an~~ exemption under this
 817 subsection shall immediately notify the department before ~~prior~~
 818 ~~to~~ and at the end of the expiration of the exemption.

819 Section 15. Subsections (1) and (2) of section 324.0221,
 820 Florida Statutes, are amended to read:

821 324.0221 Reports by insurers to the department; suspension
 822 of driver license and vehicle registrations; reinstatement.—

823 (1)(a) Each insurer that has issued a policy providing
 824 ~~personal injury protection coverage or property damage liability~~
 825 coverage shall report the cancellation or nonrenewal thereof to

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826 the department within 10 days after the processing date or
827 effective date of each cancellation or nonrenewal. Upon the
828 issuance of a policy providing ~~personal injury protection~~
829 ~~coverage or property damage~~ liability coverage to a named
830 insured not previously insured by the insurer during that
831 calendar year, the insurer shall report the issuance of the new
832 policy to the department within 10 days. The report must ~~shall~~
833 be in the form ~~and format~~ and contain any information required
834 by the department and must be provided in a format that is
835 compatible with the data processing capabilities of the
836 department. Failure by an insurer to file proper reports with
837 the department as required by this subsection constitutes a
838 violation of the Florida Insurance Code. These records may ~~shall~~
839 be used by the department only for enforcement and regulatory
840 purposes, including the generation by the department of data
841 regarding compliance by owners of motor vehicles with the
842 requirements for financial responsibility coverage.

843 (b) With respect to an insurance policy providing ~~personal~~
844 ~~injury protection coverage or property damage~~ liability
845 coverage, each insurer shall notify the named insured, or the
846 first-named insured in the case of a commercial fleet policy, in
847 writing that any cancellation or nonrenewal of the policy will
848 be reported by the insurer to the department. The notice must
849 also inform the named insured that failure to maintain bodily
850 injury liability ~~personal injury protection~~ coverage and

851 property damage liability coverage on a motor vehicle when
 852 required by law may result in the loss of registration and
 853 driving privileges in this state and inform the named insured of
 854 the amount of the reinstatement fees required by this section.
 855 This notice is for informational purposes only, and an insurer
 856 is not civilly liable for failing to provide this notice.

857 (2) The department shall suspend, after due notice and an
 858 opportunity to be heard, the registration and driver license of
 859 any owner or registrant of a motor vehicle for ~~with respect to~~
 860 which security is required under s. 324.022, s. 324.023, s.
 861 324.032, s. 627.7415, or s. 627.742 ~~ss. 324.022 and 627.733~~
 862 upon:

863 (a) The department's records showing that the owner or
 864 registrant of such motor vehicle does ~~did~~ not have the in full
 865 force and effect when required security in full force and effect
 866 ~~that complies with the requirements of ss. 324.022 and 627.733;~~
 867 or

868 (b) Notification by the insurer to the department, in a
 869 form approved by the department, of cancellation or termination
 870 of the required security.

871 Section 16. Section 324.0222, Florida Statutes, is created
 872 to read:

873 324.0222 Application of driver license and registration
 874 suspensions for failure to maintain security; reinstatement.—All
 875 suspensions of driver licenses or motor vehicle registrations

876 for failure to maintain security as required by law in effect
 877 before July 1, 2025, remain in full force and effect after July
 878 1, 2025. A driver may reinstate a suspended driver license or
 879 registration as provided under s. 324.0221.

880 Section 17. Section 324.023, Florida Statutes, is amended
 881 to read:

882 324.023 Financial responsibility for bodily injury or
 883 death.—In addition to any other financial responsibility
 884 required by law, every owner or operator of a motor vehicle that
 885 is required to be registered in this state, or that is located
 886 within this state, and who, regardless of adjudication of guilt,
 887 has been found guilty of or entered a plea of guilty or nolo
 888 contendere to a charge of driving under the influence under s.
 889 316.193 after October 1, 2007, shall, by one of the methods
 890 established in s. 324.031(1)(a) or (b) ~~s. 324.031(1) or (2)~~,
 891 establish and maintain the ability to respond in damages for
 892 liability on account of accidents arising out of the use of a
 893 motor vehicle in the amount of \$100,000 because of bodily injury
 894 to, or death of, one person in any one crash and, subject to
 895 such limits for one person, in the amount of \$300,000 because of
 896 bodily injury to, or death of, two or more persons in any one
 897 crash and in the amount of \$50,000 because of property damage in
 898 any one crash. If the owner or operator chooses to establish and
 899 maintain such ability by furnishing a certificate of deposit
 900 pursuant to s. 324.031(1)(b) ~~s. 324.031(2)~~, such certificate of

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901 deposit must be at least \$350,000. Such higher limits must be
902 carried for a minimum period of 3 years. If the owner or
903 operator has not been convicted of driving under the influence
904 or a felony traffic offense for a period of 3 years from the
905 date of reinstatement of driving privileges for a violation of
906 s. 316.193, the owner or operator is ~~shall be~~ exempt from this
907 section.

908 Section 18. Section 324.031, Florida Statutes, is amended
909 to read:

910 324.031 Manner of proving financial responsibility.-

911 (1) ~~The owner or operator of a taxicab, limousine, jitney,~~
912 ~~or any other for-hire passenger transportation vehicle may prove~~
913 ~~financial responsibility by providing satisfactory evidence of~~
914 ~~holding a motor vehicle liability policy as defined in s.~~
915 ~~324.021(8) or s. 324.151, which policy is issued by an insurance~~
916 ~~carrier which is a member of the Florida Insurance Guaranty~~
917 ~~Association.~~ The operator or owner of a motor vehicle other than
918 a for-hire passenger transportation any other vehicle may prove
919 his or her financial responsibility by:

920 (a)(1) Furnishing satisfactory evidence of holding a motor
921 vehicle liability policy as defined in ss. 324.021(8) and
922 324.151 which provides liability coverage for the motor vehicle
923 being operated;

924 (b)(2) Furnishing a certificate of self-insurance showing
925 a deposit of cash in accordance with s. 324.161; or

926 ~~(c)(3)~~ Furnishing a certificate of self-insurance issued
 927 by the department in accordance with s. 324.171.

928 (2) Beginning July 1, 2025, any person, ~~including any~~
 929 ~~firm, partnership, association, corporation, or other person,~~
 930 ~~other than a natural person,~~ electing to use the method of proof
 931 specified in paragraph (1)(b) subsection (2) shall do both of
 932 the following:

933 (a) Furnish a certificate of deposit equal to the number
 934 of vehicles owned times \$60,000 ~~\$30,000~~, up to a maximum of
 935 \$240,000. ~~\$120,000;~~

936 (b) ~~In addition, any such person, other than a natural~~
 937 ~~person,~~ shall Maintain insurance providing coverage that meets
 938 the requirements of s. 324.151 and has in excess of limits of:

939 1. At least \$125,000 for bodily injury to, or the death
 940 of, one person in any one crash and, subject to such limits for
 941 one person, in the amount of \$250,000 for bodily injury to, or
 942 the death of, two or more persons in any one crash; and \$50,000
 943 for damage to, or destruction of, property of others in any one
 944 crash; or

945 2. At least \$300,000 for combined bodily injury liability
 946 and property damage liability for any one crash
 947 ~~\$10,000/20,000/10,000 or \$30,000 combined single limits, and~~
 948 ~~such excess insurance shall provide minimum limits of~~
 949 ~~\$125,000/250,000/50,000 or \$300,000 combined single limits.~~
 950 ~~These increased limits shall not affect the requirements for~~

951 ~~proving financial responsibility under s. 324.032(1).~~

952 Section 19. Section 324.032, Florida Statutes, is amended
953 to read:

954 324.032 ~~Manner of proving~~ Financial responsibility for
955 for-hire passenger transportation vehicles. ~~Notwithstanding the~~
956 ~~provisions of s. 324.031:~~

957 (1) An owner or a lessee of a for-hire passenger
958 transportation vehicle that is required to be registered in this
959 state shall establish and continuously maintain the ability to
960 respond in damages for liability on account of accidents arising
961 out of the ownership, maintenance, or use of the for-hire
962 passenger transportation vehicle, in the amount of:

963 (a) One hundred twenty-five thousand dollars for bodily
964 injury to, or the death of, one person in any one crash and,
965 subject to such limits for one person, in the amount of \$250,000
966 for bodily injury to, or the death of, two or more persons in
967 any one crash; and ~~A person who is either the owner or a lessee~~
968 ~~required to maintain insurance under s. 627.733(1) (b) and who~~
969 ~~operates one or more taxicabs, limousines, jitneys, or any other~~
970 ~~for-hire passenger transportation vehicles may prove financial~~
971 ~~responsibility by furnishing satisfactory evidence of holding a~~
972 ~~motor vehicle liability policy, but with minimum limits of~~
973 ~~\$125,000/250,000/50,000.~~

974 (b) Fifty thousand dollars for damage to, or destruction
975 of, property of others in any one crash ~~A person who is either~~

976 ~~the owner or a lessee required to maintain insurance under s.~~
 977 ~~324.021(9) (b) and who operates limousines, jitneys, or any other~~
 978 ~~for-hire passenger vehicles, other than taxicabs, may prove~~
 979 ~~financial responsibility by furnishing satisfactory evidence of~~
 980 ~~holding a motor vehicle liability policy as defined in s.~~
 981 ~~324.031.~~

982 (2) Except as provided in subsection (3), the requirements
 983 of this section must be met by the owner or lessee providing
 984 satisfactory evidence of holding a motor vehicle liability
 985 policy conforming to the requirements of s. 324.151 which is
 986 issued by an insurance carrier that is a member of the Florida
 987 Insurance Guaranty Association.

988 (3) An owner or a lessee who ~~is required to maintain~~
 989 ~~insurance under s. 324.021(9) (b) and who~~ operates at least 300
 990 ~~taxicabs, limousines, jitneys, or any other~~ for-hire passenger
 991 transportation vehicles may provide financial responsibility by
 992 complying with ~~the provisions of~~ s. 324.171, which must such
 993 ~~compliance~~ to be demonstrated by maintaining at its principal
 994 place of business an audited financial statement, prepared in
 995 accordance with generally accepted accounting principles, and
 996 providing to the department a certification issued by a
 997 certified public accountant that the applicant's net worth is at
 998 least equal to the requirements of s. 324.171 as determined by
 999 the Office of Insurance Regulation of the Financial Services
 1000 Commission, including claims liabilities in an amount certified

1001 as adequate by a Fellow of the Casualty Actuarial Society.
1002
1003 Upon request by the department, the applicant shall ~~must~~ provide
1004 the department at the applicant's principal place of business in
1005 this state access to the applicant's underlying financial
1006 information and financial statements that provide the basis of
1007 the certified public accountant's certification. The applicant
1008 shall reimburse the requesting department for all reasonable
1009 costs incurred by it in reviewing the supporting information.
1010 The maximum amount of self-insurance permissible under this
1011 subsection is \$300,000 and must be stated on a per-occurrence
1012 basis, and the applicant shall maintain adequate excess
1013 insurance issued by an authorized or eligible insurer licensed
1014 or approved by the Office of Insurance Regulation. All risks
1015 self-insured ~~shall~~ remain with the owner or lessee providing it,
1016 and the risks are not transferable to any other person, unless a
1017 policy complying with subsections (1) and (2) ~~subsection (1)~~ is
1018 obtained.

1019 Section 20. Subsection (2) of section 324.051, Florida
1020 Statutes, is amended, and subsection (4) is added to that
1021 section, to read:

1022 324.051 Reports of crashes; suspensions of licenses and
1023 registrations.—

1024 (2)(a) Thirty days after receipt of notice of any accident
1025 described in paragraph (1)(a) involving a motor vehicle within

1026 | this state, the department shall suspend, after due notice and
1027 | opportunity to be heard, the license of each operator and all
1028 | registrations of the owner of the vehicles operated by such
1029 | operator whether or not involved in such crash and, in the case
1030 | of a nonresident owner or operator, shall suspend such
1031 | nonresident's operating privilege in this state, unless such
1032 | operator or owner shall, prior to the expiration of such 30
1033 | days, be found by the department to be exempt from the operation
1034 | of this chapter, based upon evidence satisfactory to the
1035 | department that:

1036 | 1. The motor vehicle was legally parked at the time of
1037 | such crash.

1038 | 2. The motor vehicle was owned by the United States
1039 | Government, this state, or any political subdivision of this
1040 | state or any municipality therein.

1041 | 3. Such operator or owner has secured a duly acknowledged
1042 | written agreement providing for release from liability by all
1043 | parties injured as the result of said crash and has complied
1044 | with one of the provisions of s. 324.031.

1045 | 4. Such operator or owner has deposited with the
1046 | department security to conform with s. 324.061 when applicable
1047 | and has complied with one of the provisions of s. 324.031.

1048 | 5. One year has elapsed since such owner or operator was
1049 | suspended pursuant to subsection (3), the owner or operator has
1050 | complied with one of the provisions of s. 324.031, and no bill

1051 of complaint of which the department has notice has been filed
 1052 in a court of competent jurisdiction.

1053 (b) This subsection does ~~shall~~ not apply:

1054 1. To such operator or owner if such operator or owner had
 1055 in effect at the time of such crash or traffic conviction a
 1056 motor vehicle ~~an automobile~~ liability policy with respect to all
 1057 of the registered motor vehicles owned by such operator or
 1058 owner.

1059 2. To such operator, if not the owner of such motor
 1060 vehicle, if there was in effect at the time of such crash or
 1061 traffic conviction a motor vehicle ~~an automobile~~ liability
 1062 policy or bond with respect to his or her operation of motor
 1063 vehicles not owned by him or her.

1064 3. To such operator or owner if the liability of such
 1065 operator or owner for damages resulting from such crash is, in
 1066 the judgment of the department, covered by any other form of
 1067 liability insurance or bond.

1068 4. To any person who has obtained from the department a
 1069 certificate of self-insurance, in accordance with s. 324.171, or
 1070 to any person operating a motor vehicle for such self-insurer.

1071
 1072 A ~~No such~~ policy or bond is not ~~shall be~~ effective under this
 1073 subsection unless it contains limits of not less than those
 1074 specified in s. 324.021(7).

1075 (4) As used in this section, the term "motor vehicle"

1076 includes a motorcycle as defined in s. 320.01(26).

1077 Section 21. Section 324.071, Florida Statutes, is amended
 1078 to read:

1079 324.071 Reinstatement; renewal of license; reinstatement
 1080 fee.—An Any operator or owner whose license or registration has
 1081 been suspended pursuant to s. 324.051(2), s. 324.072, s.
 1082 324.081, or s. 324.121 may effect its reinstatement upon
 1083 compliance with ~~the provisions of~~ s. 324.051(2) (a)3. or 4., or
 1084 s. 324.081(2) and (3), as the case may be, and with one of the
 1085 provisions of s. 324.031 and upon payment to the department of a
 1086 nonrefundable reinstatement fee of \$15. Only one such fee may
 1087 ~~shall~~ be paid by any one person regardless ~~irrespective~~ of the
 1088 number of licenses and registrations to be then reinstated or
 1089 issued to such person. ~~All~~ Such fees must ~~shall~~ be deposited in
 1090 ~~to~~ a department trust fund. If ~~When~~ the reinstatement of any
 1091 license or registration is effected by compliance with s.
 1092 324.051(2) (a)3. or 4., the department may ~~shall~~ not renew the
 1093 license or registration within ~~a period of~~ 3 years after ~~from~~
 1094 such reinstatement, and no ~~nor shall any~~ other license or
 1095 registration may be issued in the name of such person, unless
 1096 the operator continues ~~is continuing~~ to comply with ~~one of the~~
 1097 ~~provisions of~~ s. 324.031.

1098 Section 22. Subsection (1) of section 324.091, Florida
 1099 Statutes, is amended to read:

1100 324.091 Notice to department; notice to insurer.—

1101 (1) Each owner and operator involved in a crash or
 1102 conviction case within the purview of this chapter shall furnish
 1103 evidence of ~~automobile liability insurance or~~ motor vehicle
 1104 liability insurance within 14 days after the date of the mailing
 1105 of notice of crash by the department in the form and manner as
 1106 it may designate. Upon receipt of evidence that a ~~an automobile~~
 1107 ~~liability policy or~~ motor vehicle liability policy was in effect
 1108 at the time of the crash or conviction case, the department
 1109 shall forward to the insurer such information for verification
 1110 in a method as determined by the department. The insurer shall
 1111 respond to the department within 20 days after the notice as to
 1112 whether ~~or not~~ such information is valid. If the department
 1113 determines that a ~~an automobile liability policy or~~ motor
 1114 vehicle liability policy was not in effect and did not provide
 1115 coverage for both the owner and the operator, it must ~~shall~~ take
 1116 action as it is authorized to do under this chapter.

1117 Section 23. Section 324.151, Florida Statutes, is amended
 1118 to read:

1119 324.151 Motor vehicle liability policies; required
 1120 provisions.—

1121 (1) A motor vehicle liability policy that serves as to be
 1122 proof of financial responsibility under s. 324.031(1)(a) must s.
 1123 ~~324.031(1) shall~~ be issued to owners or operators of motor
 1124 vehicles under the following provisions:

1125 (a) A motor vehicle ~~An owner's~~ liability insurance policy

1126 issued to an owner of a motor vehicle required to be registered
1127 in this state must designate by explicit description or by
1128 appropriate reference all motor vehicles ~~for with respect to~~
1129 which coverage is thereby granted. The policy~~7~~ must insure the
1130 person or persons ~~owner~~ named therein~~7~~ and, unless ~~except for a~~
1131 ~~named driver~~ excluded under s. 627.747, ~~must insure~~ any resident
1132 relative of a named insured ~~other person as operator using such~~
1133 ~~motor vehicle or motor vehicles with the express or implied~~
1134 ~~permission of such owner against loss~~ from the liability imposed
1135 by law for damage arising out of the ownership, maintenance, or
1136 use of any such motor vehicle ~~or motor vehicles within the~~
1137 ~~United States or the Dominion of Canada, subject to limits,~~
1138 ~~exclusive of interest and costs with respect to each such motor~~
1139 ~~vehicle as is provided for under s. 324.021(7).~~ The policy must
1140 also insure any person operating an insured motor vehicle with
1141 the express or implied permission of a named insured against
1142 loss from the liability imposed by law for damage arising out of
1143 the use of any motor vehicle, unless that person was excluded
1144 under s. 627.747. However, the insurer may include provisions in
1145 its policy excluding liability coverage for a motor vehicle not
1146 designated as an insured vehicle on the policy if such motor
1147 vehicle does not qualify as a newly acquired vehicle or as a
1148 temporary substitute vehicle and was owned by the insured or was
1149 furnished for an insured's regular use for more than 30
1150 consecutive days before the event giving rise to the claim.

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1151 Insurers may make available, with respect to property damage
1152 liability coverage, a deductible amount not to exceed \$500. In
1153 the event of a property damage loss covered by a policy
1154 containing a property damage deductible provision, the insurer
1155 shall pay to the third-party claimant the amount of any property
1156 damage liability settlement or judgment, subject to policy
1157 limits, as if no deductible existed.

1158 (b) A motor vehicle liability insurance policy issued to a
1159 person who does not own a ~~An operator's~~ motor vehicle must
1160 ~~liability policy of insurance shall~~ insure the person or persons
1161 named therein against loss from the liability imposed ~~upon him~~
1162 ~~or her~~ by law for damages arising out of the use ~~by the person~~
1163 of any motor vehicle not owned by him or her, ~~with the same~~
1164 ~~territorial limits and subject to the same limits of liability~~
1165 ~~as referred to above with respect to an owner's policy of~~
1166 ~~liability insurance.~~

1167 (c) All such motor vehicle liability policies must provide
1168 liability coverage with limits, exclusive of interest and costs,
1169 greater than or equal to the limits specified under s.
1170 324.021(7) for accidents occurring within the United States and
1171 Canada. The policies must ~~shall~~ state the name and address of
1172 the named insured, the coverage afforded by the policy, the
1173 premium charged therefor, the policy period, and the limits of
1174 liability, and must ~~shall~~ contain an agreement or be endorsed
1175 that insurance is provided in accordance with the coverage

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1176 defined in this chapter ~~as respects bodily injury and death or~~
1177 ~~property damage or both~~ and is subject to all provisions of this
1178 chapter. The said policies must ~~shall~~ also contain a provision
1179 that the satisfaction by an insured of a judgment for such
1180 injury or damage may ~~shall~~ not be a condition precedent to the
1181 right or duty of the insurance carrier to make payment on
1182 account of such injury or damage, and must ~~shall~~ also contain a
1183 provision that bankruptcy or insolvency of the insured or of the
1184 insured's estate does ~~shall~~ not relieve the insurance carrier of
1185 any of its obligations under the said policy.

1186 (2) ~~The provisions of~~ This section is ~~shall~~ not be
1187 applicable to any motor vehicle ~~automobile~~ liability policy
1188 unless and until it is furnished as proof of financial
1189 responsibility for the future pursuant to s. 324.031, and then
1190 applies only from and after the date the said policy is so
1191 furnished.

1192 (3) As used in this section, the term:

1193 (a) "Newly acquired vehicle" means a vehicle owned by a
1194 named insured or resident relative of the named insured which
1195 was acquired no more than 30 days before an accident.

1196 (b) "Resident relative" means a person related to a named
1197 insured by any degree by blood, marriage, or adoption, including
1198 a ward or foster child, who makes his or her home in the same
1199 family unit or residence as the named insured, regardless of
1200 whether he or she temporarily lives elsewhere.

1201 (c) "Temporary substitute vehicle" means any motor vehicle
 1202 that is not owned by the named insured and that is temporarily
 1203 used with the permission of the owner as a substitute for the
 1204 owned motor vehicle designated on the policy when the owned
 1205 vehicle is withdrawn from normal use because of breakdown,
 1206 repair, servicing, loss, or destruction.

1207 Section 24. Section 324.161, Florida Statutes, is amended
 1208 to read:

1209 324.161 Proof of financial responsibility; deposit.—If a
 1210 person elects to prove his or her financial responsibility under
 1211 the method of proof specified in s. 324.031(1)(b), he or she
 1212 annually must obtain and submit to the department proof of a
 1213 certificate of deposit in the amount required under s.
 1214 324.031(2) from a financial institution insured by the Federal
 1215 Deposit Insurance Corporation or the National Credit Union
 1216 Administration ~~Annually, before any certificate of insurance may~~
 1217 ~~be issued to a person, including any firm, partnership,~~
 1218 ~~association, corporation, or other person, other than a natural~~
 1219 ~~person, proof of a certificate of deposit of \$30,000 issued and~~
 1220 ~~held by a financial institution must be submitted to the~~
 1221 ~~department.~~ A power of attorney will be issued to and held by
 1222 the department, and may be executed upon a judgment issued
 1223 against such person making the deposit, for damages for ~~because~~
 1224 ~~of~~ bodily injury to or death of any person or for damages for
 1225 ~~because of~~ injury to or destruction of property resulting from

1226 the use or operation of any motor vehicle occurring after such
1227 deposit was made. Money so deposited is ~~shall~~ not be subject to
1228 attachment or execution unless such attachment or execution
1229 arises ~~shall arise~~ out of a lawsuit ~~suit~~ for such damages as
1230 aforesaid.

1231 Section 25. Subsections (1) and (2) of section 324.171,
1232 Florida Statutes, are amended to read:

1233 324.171 Self-insurer.—

1234 (1) A ~~Any~~ person may qualify as a self-insurer by
1235 obtaining a certificate of self-insurance from the department,
1236 ~~which may, in its discretion and~~ Upon application of such a
1237 person, the department may issue a ~~said~~ certificate of self-
1238 insurance to an applicant who satisfies ~~when such person has~~
1239 ~~satisfied~~ the requirements of this section. Effective July 1,
1240 2025 ~~to qualify as a self-insurer under this section:~~

1241 (a) A private individual with private passenger vehicles
1242 shall possess a net unencumbered worth of at least \$100,000
1243 ~~\$40,000~~.

1244 (b) A person, including any firm, partnership,
1245 association, corporation, or other person, other than a natural
1246 person, shall:

1247 1. Possess a net unencumbered worth of at least \$100,000
1248 ~~\$40,000~~ for the first motor vehicle and \$50,000 ~~\$20,000~~ for each
1249 additional motor vehicle; or

1250 2. Maintain sufficient net worth, in an amount determined

1251 by the department, to be financially responsible for potential
 1252 losses. The department annually shall determine the minimum net
 1253 worth sufficient to satisfy this subparagraph as determined
 1254 annually by the department, pursuant to rules adopted
 1255 ~~promulgated~~ by the department, with the assistance of the Office
 1256 of Insurance Regulation of the Financial Services Commission, ~~to~~
 1257 ~~be financially responsible for potential losses.~~ The rules must
 1258 consider any ~~shall take into consideration~~ excess insurance
 1259 carried by the applicant. The department's determination must
 1260 ~~shall~~ be based upon reasonable actuarial principles considering
 1261 the frequency, severity, and loss development of claims incurred
 1262 by casualty insurers writing coverage on the type of motor
 1263 vehicles for which a certificate of self-insurance is desired.

1264 (c) The owner of a commercial motor vehicle, as defined in
 1265 s. 207.002 or s. 320.01(25) ~~s. 320.01~~, may qualify as a self-
 1266 insurer subject to the standards provided ~~for~~ in subparagraph
 1267 (b)2.

1268 (2) The self-insurance certificate must ~~shall~~ provide
 1269 limits of liability insurance in the amounts specified under s.
 1270 324.021(7) ~~or s. 627.7415~~ and ~~shall provide personal injury~~
 1271 ~~protection coverage under s. 627.733(3)(b).~~

1272 Section 26. Section 324.251, Florida Statutes, is amended
 1273 to read:

1274 324.251 Short title.—This chapter may be cited as the
 1275 "Financial Responsibility Law of 2024 ~~1955~~" and is ~~shall become~~

1276 effective at 12:01 a.m., July 1, 2025 ~~October 1, 1955~~.

1277 Section 27. Subsection (4) of section 400.9905, Florida
 1278 Statutes, is amended to read:

1279 400.9905 Definitions.—

1280 (4) (a) "Clinic" means an entity where health care services
 1281 are provided to individuals and which tenders charges for
 1282 reimbursement for such services, including a mobile clinic and a
 1283 portable equipment provider. As used in this part, the term does
 1284 not include and the licensure requirements of this part do not
 1285 apply to:

1286 1.(a) Entities licensed or registered by the state under
 1287 chapter 395; entities licensed or registered by the state and
 1288 providing only health care services within the scope of services
 1289 authorized under their respective licenses under ss. 383.30-
 1290 383.332, chapter 390, chapter 394, chapter 397, this chapter
 1291 except part X, chapter 429, chapter 463, chapter 465, chapter
 1292 466, chapter 478, chapter 484, or chapter 651; end-stage renal
 1293 disease providers authorized under 42 C.F.R. part 494; providers
 1294 certified and providing only health care services within the
 1295 scope of services authorized under their respective
 1296 certifications under 42 C.F.R. part 485, subpart B, subpart H,
 1297 or subpart J; providers certified and providing only health care
 1298 services within the scope of services authorized under their
 1299 respective certifications under 42 C.F.R. part 486, subpart C;
 1300 providers certified and providing only health care services

1301 within the scope of services authorized under their respective
1302 certifications under 42 C.F.R. part 491, subpart A; providers
1303 certified by the Centers for Medicare and Medicaid Services
1304 under the federal Clinical Laboratory Improvement Amendments and
1305 the federal rules adopted thereunder; or any entity that
1306 provides neonatal or pediatric hospital-based health care
1307 services or other health care services by licensed practitioners
1308 solely within a hospital licensed under chapter 395.

1309 2.~~(b)~~ Entities that own, directly or indirectly, entities
1310 licensed or registered by the state pursuant to chapter 395;
1311 entities that own, directly or indirectly, entities licensed or
1312 registered by the state and providing only health care services
1313 within the scope of services authorized pursuant to their
1314 respective licenses under ss. 383.30-383.332, chapter 390,
1315 chapter 394, chapter 397, this chapter except part X, chapter
1316 429, chapter 463, chapter 465, chapter 466, chapter 478, chapter
1317 484, or chapter 651; end-stage renal disease providers
1318 authorized under 42 C.F.R. part 494; providers certified and
1319 providing only health care services within the scope of services
1320 authorized under their respective certifications under 42 C.F.R.
1321 part 485, subpart B, subpart H, or subpart J; providers
1322 certified and providing only health care services within the
1323 scope of services authorized under their respective
1324 certifications under 42 C.F.R. part 486, subpart C; providers
1325 certified and providing only health care services within the

1326 | scope of services authorized under their respective
 1327 | certifications under 42 C.F.R. part 491, subpart A; providers
 1328 | certified by the Centers for Medicare and Medicaid Services
 1329 | under the federal Clinical Laboratory Improvement Amendments and
 1330 | the federal rules adopted thereunder; or any entity that
 1331 | provides neonatal or pediatric hospital-based health care
 1332 | services by licensed practitioners solely within a hospital
 1333 | licensed under chapter 395.

1334 | 3.(e) Entities that are owned, directly or indirectly, by
 1335 | an entity licensed or registered by the state pursuant to
 1336 | chapter 395; entities that are owned, directly or indirectly, by
 1337 | an entity licensed or registered by the state and providing only
 1338 | health care services within the scope of services authorized
 1339 | pursuant to their respective licenses under ss. 383.30-383.332,
 1340 | chapter 390, chapter 394, chapter 397, this chapter except part
 1341 | X, chapter 429, chapter 463, chapter 465, chapter 466, chapter
 1342 | 478, chapter 484, or chapter 651; end-stage renal disease
 1343 | providers authorized under 42 C.F.R. part 494; providers
 1344 | certified and providing only health care services within the
 1345 | scope of services authorized under their respective
 1346 | certifications under 42 C.F.R. part 485, subpart B, subpart H,
 1347 | or subpart J; providers certified and providing only health care
 1348 | services within the scope of services authorized under their
 1349 | respective certifications under 42 C.F.R. part 486, subpart C;
 1350 | providers certified and providing only health care services

1351 within the scope of services authorized under their respective
1352 certifications under 42 C.F.R. part 491, subpart A; providers
1353 certified by the Centers for Medicare and Medicaid Services
1354 under the federal Clinical Laboratory Improvement Amendments and
1355 the federal rules adopted thereunder; or any entity that
1356 provides neonatal or pediatric hospital-based health care
1357 services by licensed practitioners solely within a hospital
1358 under chapter 395.

1359 4.~~(d)~~ Entities that are under common ownership, directly
1360 or indirectly, with an entity licensed or registered by the
1361 state pursuant to chapter 395; entities that are under common
1362 ownership, directly or indirectly, with an entity licensed or
1363 registered by the state and providing only health care services
1364 within the scope of services authorized pursuant to their
1365 respective licenses under ss. 383.30-383.332, chapter 390,
1366 chapter 394, chapter 397, this chapter except part X, chapter
1367 429, chapter 463, chapter 465, chapter 466, chapter 478, chapter
1368 484, or chapter 651; end-stage renal disease providers
1369 authorized under 42 C.F.R. part 494; providers certified and
1370 providing only health care services within the scope of services
1371 authorized under their respective certifications under 42 C.F.R.
1372 part 485, subpart B, subpart H, or subpart J; providers
1373 certified and providing only health care services within the
1374 scope of services authorized under their respective
1375 certifications under 42 C.F.R. part 486, subpart C; providers

1376 certified and providing only health care services within the
 1377 scope of services authorized under their respective
 1378 certifications under 42 C.F.R. part 491, subpart A; providers
 1379 certified by the Centers for Medicare and Medicaid Services
 1380 under the federal Clinical Laboratory Improvement Amendments and
 1381 the federal rules adopted thereunder; or any entity that
 1382 provides neonatal or pediatric hospital-based health care
 1383 services by licensed practitioners solely within a hospital
 1384 licensed under chapter 395.

1385 5.~~(e)~~ An entity that is exempt from federal taxation under
 1386 26 U.S.C. s. 501(c)(3) or (4), an employee stock ownership plan
 1387 under 26 U.S.C. s. 409 that has a board of trustees at least
 1388 two-thirds of which are Florida-licensed health care
 1389 practitioners and provides only physical therapy services under
 1390 physician orders, any community college or university clinic,
 1391 and any entity owned or operated by the federal or state
 1392 government, including agencies, subdivisions, or municipalities
 1393 thereof.

1394 6.~~(f)~~ A sole proprietorship, group practice, partnership,
 1395 or corporation that provides health care services by physicians
 1396 covered by s. 627.419, that is directly supervised by one or
 1397 more of such physicians, and that is wholly owned by one or more
 1398 of those physicians or by a physician and the spouse, parent,
 1399 child, or sibling of that physician.

1400 7.~~(g)~~ A sole proprietorship, group practice, partnership,

1401 or corporation that provides health care services by licensed
 1402 health care practitioners under chapter 457, chapter 458,
 1403 chapter 459, chapter 460, chapter 461, chapter 462, chapter 463,
 1404 chapter 466, chapter 467, chapter 480, chapter 484, chapter 486,
 1405 chapter 490, chapter 491, or part I, part III, part X, part
 1406 XIII, or part XIV of chapter 468, or s. 464.012, and that is
 1407 wholly owned by one or more licensed health care practitioners,
 1408 or the licensed health care practitioners set forth in this
 1409 subparagraph ~~paragraph~~ and the spouse, parent, child, or sibling
 1410 of a licensed health care practitioner if one of the owners who
 1411 is a licensed health care practitioner is supervising the
 1412 business activities and is legally responsible for the entity's
 1413 compliance with all federal and state laws. However, a health
 1414 care practitioner may not supervise services beyond the scope of
 1415 the practitioner's license, except that, for the purposes of
 1416 this part, a clinic owned by a licensee in s. 456.053(3)(b)
 1417 which provides only services authorized pursuant to s.
 1418 456.053(3)(b) may be supervised by a licensee specified in s.
 1419 456.053(3)(b).

1420 8. ~~(h)~~ Clinical facilities affiliated with an accredited
 1421 medical school at which training is provided for medical
 1422 students, residents, or fellows.

1423 9. ~~(i)~~ Entities that provide only oncology or radiation
 1424 therapy services by physicians licensed under chapter 458 or
 1425 chapter 459 or entities that provide oncology or radiation

1426 therapy services by physicians licensed under chapter 458 or
 1427 chapter 459 which are owned by a corporation whose shares are
 1428 publicly traded on a recognized stock exchange.

1429 10.~~(j)~~ Clinical facilities affiliated with a college of
 1430 chiropractic accredited by the Council on Chiropractic Education
 1431 at which training is provided for chiropractic students.

1432 11.~~(k)~~ Entities that provide licensed practitioners to
 1433 staff emergency departments or to deliver anesthesia services in
 1434 facilities licensed under chapter 395 and that derive at least
 1435 90 percent of their gross annual revenues from the provision of
 1436 such services. Entities claiming an exemption from licensure
 1437 under this subparagraph ~~paragraph~~ must provide documentation
 1438 demonstrating compliance.

1439 12.~~(l)~~ Orthotic, prosthetic, pediatric cardiology, or
 1440 perinatology clinical facilities or anesthesia clinical
 1441 facilities that are not otherwise exempt under subparagraph 1.
 1442 or subparagraph 11. ~~paragraph (a) or paragraph (k)~~ and that are
 1443 a publicly traded corporation or are wholly owned, directly or
 1444 indirectly, by a publicly traded corporation. As used in this
 1445 subparagraph ~~paragraph~~, a publicly traded corporation is a
 1446 corporation that issues securities traded on an exchange
 1447 registered with the United States Securities and Exchange
 1448 Commission as a national securities exchange.

1449 13.~~(m)~~ Entities that are owned by a corporation that has
 1450 \$250 million or more in total annual sales of health care

1451 services provided by licensed health care practitioners where
1452 one or more of the persons responsible for the operations of the
1453 entity is a health care practitioner who is licensed in this
1454 state and who is responsible for supervising the business
1455 activities of the entity and is responsible for the entity's
1456 compliance with state law for purposes of this part.

1457 14.~~(n)~~ Entities that employ 50 or more licensed health
1458 care practitioners licensed under chapter 458 or chapter 459
1459 where the billing for medical services is under a single tax
1460 identification number. The application for exemption under this
1461 subsection must include ~~shall contain information that includes:~~
1462 the name, residence, and business address and telephone ~~phone~~
1463 number of the entity that owns the practice; a complete list of
1464 the names and contact information of all the officers and
1465 directors of the corporation; the name, residence address,
1466 business address, and medical license number of each licensed
1467 Florida health care practitioner employed by the entity; the
1468 corporate tax identification number of the entity seeking an
1469 exemption; a listing of health care services to be provided by
1470 the entity at the health care clinics owned or operated by the
1471 entity; and a certified statement prepared by an independent
1472 certified public accountant which states that the entity and the
1473 health care clinics owned or operated by the entity have not
1474 received payment for health care services under medical payments
1475 ~~personal injury protection insurance~~ coverage for the preceding

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1476 year. If the agency determines that an entity that ~~which~~ is
1477 exempt under this subsection has received payments for medical
1478 services under medical payments ~~personal injury protection~~
1479 ~~insurance~~ coverage, the agency may deny or revoke the exemption
1480 from licensure under this subsection.

1481 15.~~(e)~~ Entities that are, directly or indirectly, under
1482 the common ownership of or that are subject to common control by
1483 a mutual insurance holding company, as defined in s. 628.703,
1484 with an entity issued a certificate of authority under chapter
1485 624 or chapter 641 which has \$1 billion or more in total annual
1486 sales in this state.

1487 16.~~(p)~~ Entities that are owned by an entity that is a
1488 behavioral health care service provider in at least five other
1489 states; that, together with its affiliates, have \$90 million or
1490 more in total annual revenues associated with the provision of
1491 behavioral health care services; and wherein one or more of the
1492 persons responsible for the operations of the entity is a health
1493 care practitioner who is licensed in this state, who is
1494 responsible for supervising the business activities of the
1495 entity, and who is responsible for the entity's compliance with
1496 state law for purposes of this part.

1497 17.~~(q)~~ Medicaid providers.

1498 (b) Notwithstanding paragraph (a) ~~this subsection~~, an
1499 entity shall be deemed a clinic and must be licensed under this
1500 part in order to receive medical payments coverage reimbursement

1501 under s. 627.7265 unless the entity is:

1502 1. Wholly owned by a physician licensed under chapter 458

1503 or chapter 459 or by the physician and the spouse, parent,

1504 child, or sibling of the physician;

1505 2. Wholly owned by a dentist licensed under chapter 466 or

1506 by the dentist and the spouse, parent, child, or sibling of the

1507 dentist;

1508 3. Wholly owned by a chiropractic physician licensed under

1509 chapter 460 or by the chiropractic physician and the spouse,

1510 parent, child, or sibling of the chiropractic physician;

1511 4. A hospital or an ambulatory surgical center licensed

1512 under chapter 395;

1513 5. An entity that wholly owns or is wholly owned, directly

1514 or indirectly, by a hospital or hospitals licensed under chapter

1515 395;

1516 6. A clinical facility affiliated with an accredited

1517 medical school at which training is provided for medical

1518 students, residents, or fellows;

1519 7. Certified under 42 C.F.R. part 485, subpart H; or

1520 8. Owned by a publicly traded corporation, either directly

1521 or indirectly through its subsidiaries, which has \$250 million

1522 or more in total annual sales of health care services provided

1523 by licensed health care practitioners, if one or more of the

1524 persons responsible for the operations of the entity are health

1525 care practitioners who are licensed in this state and who are

1526 responsible for supervising the business activities of the
 1527 entity and the entity's compliance with state law for purposes
 1528 of this subsection ~~the Florida Motor Vehicle No-Fault Law, ss.~~
 1529 ~~627.730-627.7405, unless exempted under s. 627.736(5)(h).~~

1530 Section 28. Subsection (5) of section 400.991, Florida
 1531 Statutes, is amended to read:

1532 400.991 License requirements; background screenings;
 1533 prohibitions.—

1534 (5) All agency forms for licensure application or
 1535 exemption from licensure under this part must contain the
 1536 following statement:

1537
 1538 INSURANCE FRAUD NOTICE.—A person commits a fraudulent
 1539 insurance act, as defined in s. 626.989, Florida
 1540 Statutes, if the person ~~who~~ knowingly submits a false,
 1541 misleading, or fraudulent application or other
 1542 document when applying for licensure as a health care
 1543 clinic, seeking an exemption from licensure as a
 1544 health care clinic, or demonstrating compliance with
 1545 part X of chapter 400, Florida Statutes, with the
 1546 intent to use the license, exemption from licensure,
 1547 or demonstration of compliance to provide services or
 1548 seek reimbursement under a motor vehicle liability
 1549 insurance policy's medical payments coverage ~~the~~
 1550 ~~Florida Motor Vehicle No-Fault Law, commits a~~

1551 ~~fraudulent insurance act, as defined in s. 626.989,~~
 1552 ~~Florida Statutes.~~ A person who presents a claim for
 1553 benefits under medical payments coverage ~~personal~~
 1554 ~~injury protection benefits~~ knowing that the payee
 1555 knowingly submitted such health care clinic
 1556 application or document commits insurance fraud, as
 1557 defined in s. 817.234, Florida Statutes.
 1558 Section 29. Paragraph (g) of subsection (1) of section
 1559 400.9935, Florida Statutes, is amended to read:
 1560 400.9935 Clinic responsibilities.—
 1561 (1) Each clinic shall appoint a medical director or clinic
 1562 director who shall agree in writing to accept legal
 1563 responsibility for the following activities on behalf of the
 1564 clinic. The medical director or the clinic director shall:
 1565 (g) Conduct systematic reviews of clinic billings to
 1566 ensure that the billings are not fraudulent or unlawful. Upon
 1567 discovery of an unlawful charge, the medical director or clinic
 1568 director shall take immediate corrective action. If the clinic
 1569 performs only the technical component of magnetic resonance
 1570 imaging, static radiographs, computed tomography, or positron
 1571 emission tomography, and provides the professional
 1572 interpretation of such services, in a fixed facility that is
 1573 accredited by a national accrediting organization that is
 1574 approved by the Centers for Medicare and Medicaid Services for
 1575 magnetic resonance imaging and advanced diagnostic imaging

1576 services and if, in the preceding quarter, the percentage of
 1577 scans performed by that clinic which was billed to motor vehicle
 1578 ~~all personal injury protection~~ insurance carriers under medical
 1579 payments coverage was less than 15 percent, the chief financial
 1580 officer of the clinic may, in a written acknowledgment provided
 1581 to the agency, assume the responsibility for the conduct of the
 1582 systematic reviews of clinic billings to ensure that the
 1583 billings are not fraudulent or unlawful.

1584 Section 30. Subsection (28) of section 409.901, Florida
 1585 Statutes, is amended to read:

1586 409.901 Definitions; ss. 409.901-409.920.—As used in ss.
 1587 409.901-409.920, except as otherwise specifically provided, the
 1588 term:

1589 (28) "Third-party benefit" means any benefit that is or
 1590 may be available at any time through contract, court award,
 1591 judgment, settlement, agreement, or any arrangement between a
 1592 third party and any person or entity, including, without
 1593 limitation, a Medicaid recipient, a provider, another third
 1594 party, an insurer, or the agency, for any Medicaid-covered
 1595 injury, illness, goods, or services, including costs of medical
 1596 services related thereto, for bodily ~~personal~~ injury or for
 1597 death of the recipient, but specifically excluding ~~policies of~~
 1598 life insurance policies on the recipient, unless available under
 1599 terms of the policy to pay medical expenses before ~~prior to~~
 1600 death. The term includes, without limitation, collateral, as

1601 defined in this section; ~~it~~ health insurance; ~~it~~ any benefit under a
 1602 health maintenance organization, a preferred provider
 1603 arrangement, a prepaid health clinic, liability insurance,
 1604 uninsured motorist insurance, or medical payments coverage; ~~or~~
 1605 ~~personal injury protection coverage,~~ medical benefits under
 1606 workers' compensation; ~~it~~ and any obligation under law or equity
 1607 to provide medical support.

1608 Section 31. Paragraph (f) of subsection (11) of section
 1609 409.910, Florida Statutes, is amended to read:

1610 409.910 Responsibility for payments on behalf of Medicaid-
 1611 eligible persons when other parties are liable.—

1612 (11) The agency may, as a matter of right, in order to
 1613 enforce its rights under this section, institute, intervene in,
 1614 or join any legal or administrative proceeding in its own name
 1615 in one or more of the following capacities: individually, as
 1616 subrogee of the recipient, as assignee of the recipient, or as
 1617 lienholder of the collateral.

1618 (f) Notwithstanding any provision in this section to the
 1619 contrary, in the event of an action in tort against a third
 1620 party in which the recipient or his or her legal representative
 1621 is a party which results in a judgment, award, or settlement
 1622 from a third party, the amount recovered shall be distributed as
 1623 follows:

1624 1. After attorney ~~attorney's~~ fees and taxable costs as
 1625 defined by the Florida Rules of Civil Procedure, one-half of the

1626 remaining recovery shall be paid to the agency up to the total
 1627 amount of medical assistance provided by Medicaid.

1628 2. The remaining amount of the recovery shall be paid to
 1629 the recipient.

1630 3. For purposes of calculating the agency's recovery of
 1631 medical assistance benefits paid, the fee for services of an
 1632 attorney retained by the recipient or his or her legal
 1633 representative shall be calculated at 25 percent of the
 1634 judgment, award, or settlement.

1635 4. Notwithstanding any other provision of this section to
 1636 the contrary, the agency is ~~shall be~~ entitled to all medical
 1637 coverage benefits up to the total amount of medical assistance
 1638 provided by Medicaid. For purposes of this paragraph, the term
 1639 "medical coverage" means any benefits under health insurance, a
 1640 health maintenance organization, a preferred provider
 1641 arrangement, or a prepaid health clinic, and the portion of
 1642 benefits designated for medical payments under ~~coverage for~~
 1643 workers' compensation coverage, motor vehicle insurance
 1644 coverage, personal injury protection, and casualty coverage.

1645 Section 32. Paragraph (k) of subsection (2) of section
 1646 456.057, Florida Statutes, is amended to read:

1647 456.057 Ownership and control of patient records; report
 1648 or copies of records to be furnished; disclosure of
 1649 information.—

1650 (2) As used in this section, the terms "records owner,"

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1651 "health care practitioner," and "health care practitioner's
1652 employer" do not include any of the following persons or
1653 entities; furthermore, the following persons or entities are not
1654 authorized to acquire or own medical records, but are authorized
1655 under the confidentiality and disclosure requirements of this
1656 section to maintain those documents required by the part or
1657 chapter under which they are licensed or regulated:

1658 ~~(k) Persons or entities practicing under s. 627.736(7).~~

1659 Section 33. Paragraphs (ee) and (ff) of subsection (1) of
1660 section 456.072, Florida Statutes, are amended to read:

1661 456.072 Grounds for discipline; penalties; enforcement.—

1662 (1) The following acts shall constitute grounds for which
1663 the disciplinary actions specified in subsection (2) may be
1664 taken:

1665 (ee) With respect to making a medical payments coverage
1666 personal injury protection claim under s. 627.7265 as required
1667 by s. 627.736, intentionally submitting a claim, statement, or
1668 bill that has been upcoded. As used in this paragraph, the term
1669 "upcode" means to submit a billing code that would result in a
1670 greater payment amount than would be paid using a billing code
1671 that accurately describes the services performed. The term does
1672 not include an otherwise lawful bill by a magnetic resonance
1673 imaging facility which globally combines both technical and
1674 professional components, if the amount of the global bill is not
1675 more than the components if billed separately; however, payment

1676 of such a bill constitutes payment in full for all components of
 1677 such service "uncoded" as defined in s. 627.732.

1678 (ff) With respect to making a medical payments coverage
 1679 personal injury protection claim under s. 627.7265 as required
 1680 by s. 627.736, intentionally submitting a claim, statement, or
 1681 bill for payment of services that were not rendered.

1682 Section 34. Paragraphs (i) and (o) of subsection (1) of
 1683 section 626.9541, Florida Statutes, are amended to read:

1684 626.9541 Unfair methods of competition and unfair or
 1685 deceptive acts or practices defined.—

1686 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
 1687 ACTS.—The following are defined as unfair methods of competition
 1688 and unfair or deceptive acts or practices:

1689 (i) *Unfair claim settlement practices.*—

1690 1. Attempting to settle claims on the basis of an
 1691 application, when serving as a binder or intended to become a
 1692 part of the policy, or any other material document which was
 1693 altered without notice to, or knowledge or consent of, the
 1694 insured;

1695 2. Making a material misrepresentation ~~made~~ to an insured
 1696 or any other person having an interest in the proceeds payable
 1697 under such contract or policy, for the purpose and with the
 1698 intent of effecting settlement of such claims, loss, or damage
 1699 under such contract or policy on less favorable terms than those
 1700 provided in, and contemplated by, such contract or policy;

1701 3. Committing or performing with such frequency as to
 1702 indicate a general business practice any of the following:
 1703 a. Failing to adopt and implement standards for the proper
 1704 investigation of claims;
 1705 b. Misrepresenting pertinent facts or insurance policy
 1706 provisions relating to coverages at issue;
 1707 c. Failing to acknowledge and act promptly upon
 1708 communications with respect to claims;
 1709 d. Denying claims without conducting reasonable
 1710 investigations based upon available information;
 1711 e. Failing to affirm or deny full or partial coverage of
 1712 claims, and, as to partial coverage, the dollar amount or extent
 1713 of coverage, or failing to provide a written statement that the
 1714 claim is being investigated, upon the written request of the
 1715 insured within 30 days after proof-of-loss statements have been
 1716 completed;
 1717 f. Failing to promptly provide a reasonable explanation in
 1718 writing to the insured of the basis in the insurance policy, in
 1719 relation to the facts or applicable law, for denial of a claim
 1720 or for the offer of a compromise settlement;
 1721 g. Failing to promptly notify the insured of any
 1722 additional information necessary for the processing of a claim;
 1723 h. Failing to clearly explain the nature of the requested
 1724 information and the reasons why such information is necessary;
 1725 or

1726 i. ~~Failing to pay personal injury protection insurance~~
 1727 ~~claims within the time periods required by s. 627.736(4)(b). The~~
 1728 ~~office may order the insurer to pay restitution to a~~
 1729 ~~policyholder, medical provider, or other claimant, including~~
 1730 ~~interest at a rate consistent with the amount set forth in s.~~
 1731 ~~55.03(1), for the time period within which an insurer fails to~~
 1732 ~~pay claims as required by law. Restitution is in addition to any~~
 1733 ~~other penalties allowed by law, including, but not limited to,~~
 1734 ~~the suspension of the insurer's certificate of authority; or~~
 1735 j. Altering or amending an insurance adjuster's report
 1736 without:
 1737 (I) Providing a detailed explanation as to why any change
 1738 that has the effect of reducing the estimate of the loss was
 1739 made; and
 1740 (II) Including on the report or as an addendum to the
 1741 report a detailed list of all changes made to the report and the
 1742 identity of the person who ordered each change; or
 1743 (III) Retaining all versions of the report, and including
 1744 within each such version, for each change made within such
 1745 version of the report, the identity of each person who made or
 1746 ordered such change; or
 1747 4. Failing to pay undisputed amounts of partial or full
 1748 benefits owed under first-party property insurance policies
 1749 within 60 days after an insurer receives notice of a residential
 1750 property insurance claim, determines the amounts of partial or

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1751 full benefits, and agrees to coverage, unless payment of the
1752 undisputed benefits is prevented by factors beyond the control
1753 of the insurer as defined in s. 627.70131(5).

1754 (o) *Illegal dealings in premiums; excess or reduced*
1755 *charges for insurance.*—

1756 1. Knowingly collecting any sum as a premium or charge for
1757 insurance, which is not then provided, or is not in due course
1758 to be provided, subject to acceptance of the risk by the
1759 insurer, by an insurance policy issued by an insurer as
1760 permitted by this code.

1761 2. Knowingly collecting as a premium or charge for
1762 insurance any sum in excess of or less than the premium or
1763 charge applicable to such insurance, in accordance with the
1764 applicable classifications and rates as filed with and approved
1765 by the office, and as specified in the policy; or, in cases when
1766 classifications, premiums, or rates are not required by this
1767 code to be so filed and approved, premiums and charges collected
1768 from a Florida resident in excess of or less than those
1769 specified in the policy and as fixed by the insurer.

1770 Notwithstanding any other provision of law, this provision shall
1771 not be deemed to prohibit the charging and collection, by
1772 surplus lines agents licensed under part VIII of this chapter,
1773 of the amount of applicable state and federal taxes, or fees as
1774 authorized by s. 626.916(4), in addition to the premium required
1775 by the insurer or the charging and collection, by licensed

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1776 agents, of the exact amount of any discount or other such fee
1777 charged by a credit card facility in connection with the use of
1778 a credit card, as authorized by subparagraph (q)3., in addition
1779 to the premium required by the insurer. This subparagraph shall
1780 not be construed to prohibit collection of a premium for a
1781 universal life or a variable or indeterminate value insurance
1782 policy made in accordance with the terms of the contract.

1783 3.a. Imposing or requesting an additional premium for
1784 death benefit coverage, bodily injury liability coverage,
1785 property damage liability coverage ~~a policy of motor vehicle~~
1786 ~~liability, personal injury protection,~~ medical payments coverage
1787 ~~payment,~~ or collision coverage in a motor vehicle liability
1788 insurance policy ~~insurance or any combination thereof~~ or
1789 refusing to renew the policy solely because the insured was
1790 involved in a motor vehicle accident unless the insurer's file
1791 contains information from which the insurer in good faith
1792 determines that the insured was substantially at fault in the
1793 accident.

1794 b. An insurer which imposes and collects such a surcharge
1795 or which refuses to renew such policy shall, in conjunction with
1796 the notice of premium due or notice of nonrenewal, notify the
1797 named insured that he or she is entitled to reimbursement of
1798 such amount or renewal of the policy under the conditions listed
1799 below and will subsequently reimburse him or her or renew the
1800 policy, if the named insured demonstrates that the operator

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1801 involved in the accident was:

1802 (I) Lawfully parked;

1803 (II) Reimbursed by, or on behalf of, a person responsible
1804 for the accident or has a judgment against such person;

1805 (III) Struck in the rear by another vehicle headed in the
1806 same direction and was not convicted of a moving traffic
1807 violation in connection with the accident;

1808 (IV) Hit by a "hit-and-run" driver, if the accident was
1809 reported to the proper authorities within 24 hours after
1810 discovering the accident;

1811 (V) Not convicted of a moving traffic violation in
1812 connection with the accident, but the operator of the other
1813 automobile involved in such accident was convicted of a moving
1814 traffic violation;

1815 (VI) Finally adjudicated not to be liable by a court of
1816 competent jurisdiction;

1817 (VII) In receipt of a traffic citation which was dismissed
1818 or nolle prossed; or

1819 (VIII) Not at fault as evidenced by a written statement
1820 from the insured establishing facts demonstrating lack of fault
1821 which are not rebutted by information in the insurer's file from
1822 which the insurer in good faith determines that the insured was
1823 substantially at fault.

1824 c. In addition to the other provisions of this
1825 subparagraph, an insurer may not fail to renew a policy if the

1826 insured has had only one accident in which he or she was at
1827 fault within the current 3-year period. However, an insurer may
1828 nonrenew a policy for reasons other than accidents in accordance
1829 with s. 627.728. This subparagraph does not prohibit nonrenewal
1830 of a policy under which the insured has had three or more
1831 accidents, regardless of fault, during the most recent 3-year
1832 period.

1833 4. Imposing or requesting an additional premium for, or
1834 refusing to renew, a policy for motor vehicle insurance solely
1835 because the insured committed a noncriminal traffic infraction
1836 as described in s. 318.14 unless the infraction is:

1837 a. A second infraction committed within an 18-month
1838 period, or a third or subsequent infraction committed within a
1839 36-month period.

1840 b. A violation of s. 316.183, when such violation is a
1841 result of exceeding the lawful speed limit by more than 15 miles
1842 per hour.

1843 5. Upon the request of the insured, the insurer and
1844 licensed agent shall supply to the insured the complete proof of
1845 fault or other criteria which justifies the additional charge or
1846 cancellation.

1847 6. No insurer shall impose or request an additional
1848 premium for motor vehicle insurance, cancel or refuse to issue a
1849 policy, or refuse to renew a policy because the insured or the
1850 applicant is a handicapped or physically disabled person, so

1851 long as such handicap or physical disability does not
1852 substantially impair such person's mechanically assisted driving
1853 ability.

1854 7. No insurer may cancel or otherwise terminate any
1855 insurance contract or coverage, or require execution of a
1856 consent to rate endorsement, during the stated policy term for
1857 the purpose of offering to issue, or issuing, a similar or
1858 identical contract or coverage to the same insured with the same
1859 exposure at a higher premium rate or continuing an existing
1860 contract or coverage with the same exposure at an increased
1861 premium.

1862 8. No insurer may issue a nonrenewal notice on any
1863 insurance contract or coverage, or require execution of a
1864 consent to rate endorsement, for the purpose of offering to
1865 issue, or issuing, a similar or identical contract or coverage
1866 to the same insured at a higher premium rate or continuing an
1867 existing contract or coverage at an increased premium without
1868 meeting any applicable notice requirements.

1869 9. No insurer shall, with respect to premiums charged for
1870 motor vehicle insurance, unfairly discriminate solely on the
1871 basis of age, sex, marital status, or scholastic achievement.

1872 10. Imposing or requesting an additional premium for motor
1873 vehicle comprehensive or uninsured motorist coverage solely
1874 because the insured was involved in a motor vehicle accident or
1875 was convicted of a moving traffic violation.

1876 11. No insurer shall cancel or issue a nonrenewal notice
 1877 on any insurance policy or contract without complying with any
 1878 applicable cancellation or nonrenewal provision required under
 1879 the Florida Insurance Code.

1880 12. No insurer shall impose or request an additional
 1881 premium, cancel a policy, or issue a nonrenewal notice on any
 1882 insurance policy or contract because of any traffic infraction
 1883 when adjudication has been withheld and no points have been
 1884 assessed pursuant to s. 318.14(9) and (10). However, this
 1885 subparagraph does not apply to traffic infractions involving
 1886 accidents in which the insurer has incurred a loss due to the
 1887 fault of the insured.

1888 Section 35. Paragraph (a) of subsection (1) of section
 1889 626.989, Florida Statutes, is amended to read:

1890 626.989 Investigation by department or Division of
 1891 Investigative and Forensic Services; compliance; immunity;
 1892 confidential information; reports to division; division
 1893 investigator's power of arrest.-

1894 (1) For the purposes of this section:

1895 (a) A person commits a "fraudulent insurance act" if the
 1896 person:

1897 1. Knowingly and with intent to defraud presents, causes
 1898 to be presented, or prepares with knowledge or belief that it
 1899 will be presented, to or by an insurer, self-insurer, self-
 1900 insurance fund, servicing corporation, purported insurer,

1901 broker, or any agent thereof, any written statement as part of,
 1902 or in support of, an application for the issuance of, or the
 1903 rating of, any insurance policy, or a claim for payment or other
 1904 benefit pursuant to any insurance policy, which the person knows
 1905 to contain materially false information concerning any fact
 1906 material thereto or if the person conceals, for the purpose of
 1907 misleading another, information concerning any fact material
 1908 thereto.

1909 2. Knowingly submits:

1910 a. A false, misleading, or fraudulent application or other
 1911 document when applying for licensure as a health care clinic,
 1912 seeking an exemption from licensure as a health care clinic, or
 1913 demonstrating compliance with part X of chapter 400 with an
 1914 intent to use the license, exemption from licensure, or
 1915 demonstration of compliance to provide services or seek
 1916 reimbursement under a motor vehicle liability insurance policy's
 1917 medical payments coverage ~~the Florida Motor Vehicle No-Fault~~
 1918 ~~Law.~~

1919 b. A claim for payment or other benefit under a motor
 1920 vehicle liability insurance policy's medical payments coverage,
 1921 ~~pursuant to a personal injury protection insurance policy under~~
 1922 ~~the Florida Motor Vehicle No-Fault Law~~ if the person knows that
 1923 the payee knowingly submitted a false, misleading, or fraudulent
 1924 application or other document when applying for licensure as a
 1925 health care clinic, seeking an exemption from licensure as a

1926 health care clinic, or demonstrating compliance with part X of
 1927 chapter 400.

1928 Section 36. Subsection (1) of section 627.06501, Florida
 1929 Statutes, is amended to read:

1930 627.06501 Insurance discounts for certain persons
 1931 completing driver improvement course.—

1932 (1) Any rate, rating schedule, or rating manual for the
 1933 liability, medical payments, death benefit ~~personal injury~~
 1934 ~~protection~~, and collision coverages of a motor vehicle insurance
 1935 policy filed with the office may provide for an appropriate
 1936 reduction in premium charges as to such coverages if ~~when~~ the
 1937 principal operator on the covered vehicle has successfully
 1938 completed a driver improvement course approved and certified by
 1939 the Department of Highway Safety and Motor Vehicles which is
 1940 effective in reducing crash or violation rates, or both, as
 1941 determined pursuant to s. 318.1451(5). Any discount, not to
 1942 exceed 10 percent, used by an insurer is presumed to be
 1943 appropriate unless credible data demonstrates otherwise.

1944 Section 37. Subsection (15) is added to section 627.0651,
 1945 Florida Statutes, to read:

1946 627.0651 Making and use of rates for motor vehicle
 1947 insurance.—

1948 (15) Rate filings for motor vehicle liability policies
 1949 that implement the financial responsibility requirements of s.
 1950 324.022 in effect July 1, 2025, except for commercial motor

1951 vehicle insurance policies exempt under paragraph (14)(a), must
 1952 reflect such financial responsibility requirements and may be
 1953 approved only through the file and use process under paragraph
 1954 (1)(a).

1955 Section 38. Subsection (1) of section 627.0652, Florida
 1956 Statutes, is amended to read:

1957 627.0652 Insurance discounts for certain persons
 1958 completing safety course.—

1959 (1) Any rates, rating schedules, or rating manuals for the
 1960 liability, medical payments, death benefit ~~personal injury~~
 1961 ~~protection~~, and collision coverages of a motor vehicle insurance
 1962 policy filed with the office must ~~shall~~ provide for an
 1963 appropriate reduction in premium charges as to such coverages if
 1964 ~~when~~ the principal operator on the covered vehicle is an insured
 1965 55 years of age or older who has successfully completed a motor
 1966 vehicle accident prevention course approved by the Department of
 1967 Highway Safety and Motor Vehicles. Any discount used by an
 1968 insurer is presumed to be appropriate unless credible data
 1969 demonstrates otherwise.

1970 Section 39. Subsections (1), (3), and (6) of section
 1971 627.0653, Florida Statutes, are amended to read:

1972 627.0653 Insurance discounts for specified motor vehicle
 1973 equipment.—

1974 (1) Any rates, rating schedules, or rating manuals for the
 1975 liability, medical payments, death benefit ~~personal injury~~

1976 | ~~protection~~, and collision coverages of a motor vehicle insurance
 1977 | policy filed with the office must ~~shall~~ provide a premium
 1978 | discount if the insured vehicle is equipped with factory-
 1979 | installed, four-wheel antilock brakes.

1980 | (3) Any rates, rating schedules, or rating manuals for
 1981 | ~~personal injury protection coverage and~~ medical payments
 1982 | ~~coverage, if offered,~~ of a motor vehicle insurance policy filed
 1983 | with the office must ~~shall~~ provide a premium discount if the
 1984 | insured vehicle is equipped with one or more air bags that ~~which~~
 1985 | are factory installed.

1986 | (6) The Office of Insurance Regulation may approve a
 1987 | premium discount to any rates, rating schedules, or rating
 1988 | manuals for the liability, medical payments, death benefit
 1989 | ~~personal injury protection~~, and collision coverages of a motor
 1990 | vehicle insurance policy filed with the office if the insured
 1991 | vehicle is equipped with an automated driving system or
 1992 | electronic vehicle collision avoidance technology that is
 1993 | factory installed or a retrofitted system and that complies with
 1994 | National Highway Traffic Safety Administration standards.

1995 | Section 40. Section 627.4132, Florida Statutes, is amended
 1996 | to read:

1997 | 627.4132 Stacking of coverages prohibited.—If an insured
 1998 | or named insured is protected by any type of motor vehicle
 1999 | insurance policy providing primary bodily injury and property
 2000 | damage ~~for liability, personal injury protection, or other~~

2001 coverage, the policy must ~~shall~~ provide that the insured or
 2002 named insured is protected only to the extent of the coverage
 2003 she or he has on the vehicle involved in the accident. However,
 2004 if none of the insured's or named insured's vehicles are ~~is~~
 2005 involved in the accident, coverage is available only to the
 2006 extent of coverage on any one of the vehicles with applicable
 2007 coverage. Coverage on any other vehicles may ~~shall~~ not be added
 2008 to or stacked upon that coverage. This section does not ~~apply~~:

2009 (1) Apply to uninsured motorist coverage that ~~which~~ is
 2010 separately governed by s. 627.727.

2011 (2) ~~To~~ Reduce the coverage available by reason of
 2012 insurance policies insuring different named insureds.

2013 Section 41. Subsection (1) of section 627.4137, Florida
 2014 Statutes, is amended to read:

2015 627.4137 Disclosure of certain information required.—

2016 (1) Each insurer which does or may provide liability
 2017 insurance coverage to pay all or a portion of any claim which
 2018 might be made shall provide, within 30 days after ~~of~~ the written
 2019 request of the claimant or the claimant's attorney, a statement,
 2020 under oath, of a corporate officer or the insurer's claims
 2021 manager or superintendent setting forth the following
 2022 information with regard to each known policy of insurance,
 2023 including excess or umbrella insurance:

2024 (a) The name of the insurer.

2025 (b) The name of each insured.

- 2026 (c) The limits of the liability coverage.
- 2027 (d) A statement of any policy or coverage defense which
- 2028 such insurer reasonably believes is available to such insurer at
- 2029 the time of filing such statement.
- 2030 (e) A copy of the policy.

2031

2032 In addition, the insured, or her or his insurance agent, upon

2033 written request of the claimant or the claimant's attorney,

2034 shall disclose the name and coverage of each known insurer to

2035 the claimant and shall forward such request for information as

2036 required by this subsection to all affected insurers. The

2037 insurer shall then supply the information required in this

2038 subsection to the claimant within 30 days after ~~of~~ receipt of

2039 such request. If an insurer fails to timely comply with this

2040 section, the claimant may file an action in a court of competent

2041 jurisdiction to enforce this section. If the court determines

2042 that the insurer violated this section, the claimant is entitled

2043 to an award of reasonable attorney fees and costs to be paid by

2044 the insurer.

2045 Section 42. Section 627.7263, Florida Statutes, is amended

2046 to read:

2047 627.7263 Rental and leasing driver's insurance to be

2048 primary; exception.—

- 2049 (1) The valid and collectible liability insurance and
- 2050 medical payments coverage ~~or personal injury protection~~

2051 ~~insurance providing coverage~~ for the lessor of a motor vehicle
 2052 for rent or lease are ~~is~~ primary unless otherwise stated in at
 2053 least 10-point type on the face of the rental or lease
 2054 agreement. Such insurance is primary for the limits of liability
 2055 ~~and personal injury protection~~ coverage as required under s.
 2056 324.021(7) and the medical payments coverage limit required
 2057 under s. 627.7265 ~~by ss. 324.021(7) and 627.736.~~

2058 (2) If the lessee's coverage is to be primary, the rental
 2059 or lease agreement must contain the following language, in at
 2060 least 10-point type:

2061
 2062 "The valid and collectible liability insurance and
 2063 medical payments coverage ~~personal injury protection~~
 2064 ~~insurance~~ of an ~~any~~ authorized rental or leasing
 2065 driver are ~~is~~ primary for the limits of liability ~~and~~
 2066 ~~personal injury protection~~ coverage required under s.
 2067 324.021(7), Florida Statutes, and the limits of any
 2068 medical payments coverage purchased pursuant to s.
 2069 627.7265 ~~by ss. 324.021(7) and 627.736,~~ Florida
 2070 Statutes."

2071 Section 43. Section 627.7265, Florida Statutes, is created
 2072 to read:

2073 627.7265 Motor vehicle insurance; medical payments
 2074 coverage.—

2075 (1) Medical payments coverage must protect the named

2076 insured, resident relatives, persons operating the insured motor
 2077 vehicle, passengers in the insured motor vehicle, and persons
 2078 who are struck by the insured motor vehicle and suffer bodily
 2079 injury while not an occupant of a self-propelled motor vehicle
 2080 at a limit of at least \$5,000 for medical expenses incurred due
 2081 to bodily injury, sickness, or disease arising out of the
 2082 ownership, maintenance, or use of a motor vehicle.

2083 (a) Before issuing a motor vehicle liability insurance
 2084 policy that is furnished as proof of financial responsibility
 2085 under s. 324.031, an insurer must offer medical payments
 2086 coverage at limits of \$5,000 and \$10,000. The insurer may also
 2087 offer medical payments coverage at any limit greater than
 2088 \$5,000.

2089 (b) The insurer must offer medical payments coverage with
 2090 no deductible. The insurer may also offer medical payments
 2091 coverage with a deductible not to exceed \$500.

2092 (c) This subsection may not be construed to limit any
 2093 other coverage made available by an insurer.

2094 (2) Upon receiving notice of an accident that is
 2095 potentially covered by medical payments coverage benefits, the
 2096 insurer must reserve \$5,000 of medical payments coverage
 2097 benefits for payment to physicians licensed under chapter 458 or
 2098 chapter 459 or dentists licensed under chapter 466 who provide
 2099 emergency services and care, as defined in s. 395.002(9), or who
 2100 provide hospital inpatient care. The amount required to be held

2101 in reserve may be used only to pay claims from such physicians
 2102 or dentists until 30 days after the date the insurer receives
 2103 notice of the accident. After the 30-day period, any amount of
 2104 the reserve for which the insurer has not received notice of
 2105 such claims may be used by the insurer to pay other claims. This
 2106 subsection does not require an insurer to establish a claim
 2107 reserve for insurance accounting purposes.

2108 (3) An insurer providing medical payments coverage
 2109 benefits may not:

2110 (a) Seek a lien on any recovery in tort by judgment,
 2111 settlement, or otherwise for medical payments coverage benefits,
 2112 regardless of whether suit has been filed or settlement has been
 2113 reached without suit; or

2114 (b) Bring a cause of action against a person to whom or
 2115 for whom medical payments coverage benefits were paid, except
 2116 when medical payments coverage benefits were paid by reason of
 2117 fraud committed by that person.

2118 (4) An insurer providing medical payments coverage may
 2119 include provisions in its policy allowing for subrogation for
 2120 medical payments coverage benefits paid if the expenses giving
 2121 rise to the payments were caused by the wrongful act or omission
 2122 of another who is not also an insured under the policy paying
 2123 the medical payments coverage benefits. However, this
 2124 subrogation right is inferior to the rights of the injured
 2125 insured and is available only after all the insured's damages

2126 are recovered and the insured is made whole. An insured who
 2127 obtains a recovery from a third party of the full amount of the
 2128 damages sustained and delivers a release or satisfaction that
 2129 impairs a medical payments insurer's subrogation right is liable
 2130 to the insurer for repayment of medical payments coverage
 2131 benefits less any expenses of acquiring the recovery, including
 2132 a prorated share of attorney fees and costs, and shall hold that
 2133 net recovery in trust to be delivered to the medical payments
 2134 insurer.

2135 Section 44. Subsections (1) and (7) of section 627.727,
 2136 Florida Statutes, are amended to read:

2137 627.727 Motor vehicle insurance; uninsured and
 2138 underinsured vehicle coverage; insolvent insurer protection.—

2139 (1) A ~~No~~ motor vehicle liability insurance policy that
 2140 ~~which~~ provides bodily injury liability coverage may not shall be
 2141 delivered or issued for delivery in this state with respect to
 2142 any specifically insured or identified motor vehicle registered
 2143 or principally garaged in this state unless uninsured motor
 2144 vehicle coverage is provided therein or supplemental thereto for
 2145 the protection of persons insured thereunder who are legally
 2146 entitled to recover damages from owners or operators of
 2147 uninsured motor vehicles because of bodily injury, sickness, or
 2148 disease, including death, resulting therefrom. However, the
 2149 coverage required under this section is not applicable if ~~when~~,
 2150 or to the extent that, an insured named in the policy makes a

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2151 written rejection of the coverage on behalf of all insureds
2152 under the policy. If ~~When~~ a motor vehicle is leased for a ~~period~~
2153 ~~of~~ 1 year or longer and the lessor of such vehicle, by the terms
2154 of the lease contract, provides liability coverage on the leased
2155 vehicle, the lessee of such vehicle has ~~shall have~~ the sole
2156 privilege to reject uninsured motorist coverage or to select
2157 lower limits than the bodily injury liability limits, regardless
2158 of whether the lessor is qualified as a self-insurer pursuant to
2159 s. 324.171. Unless an insured, or a lessee having the privilege
2160 of rejecting uninsured motorist coverage, requests such coverage
2161 or requests higher uninsured motorist limits in writing, the
2162 coverage or such higher uninsured motorist limits need not be
2163 provided in or supplemental to any other policy that ~~which~~
2164 renews, extends, changes, supersedes, or replaces an existing
2165 policy with the same bodily injury liability limits when an
2166 insured or lessee had rejected the coverage. When an insured or
2167 lessee has initially selected limits of uninsured motorist
2168 coverage lower than her or his bodily injury liability limits,
2169 higher limits of uninsured motorist coverage need not be
2170 provided in or supplemental to any other policy that ~~which~~
2171 renews, extends, changes, supersedes, or replaces an existing
2172 policy with the same bodily injury liability limits unless an
2173 insured requests higher uninsured motorist coverage in writing.
2174 The rejection or selection of lower limits must ~~shall~~ be made on
2175 a form approved by the office. The form must ~~shall~~ fully advise

2176 the applicant of the nature of the coverage and must ~~shall~~ state
 2177 that the coverage is equal to bodily injury liability limits
 2178 unless lower limits are requested or the coverage is rejected.
 2179 The heading of the form must ~~shall~~ be in 12-point bold type and
 2180 must ~~shall~~ state: "You are electing not to purchase certain
 2181 valuable coverage that ~~which~~ protects you and your family or you
 2182 are purchasing uninsured motorist limits less than your bodily
 2183 injury liability limits when you sign this form. Please read
 2184 carefully." If this form is signed by a named insured, it will
 2185 be conclusively presumed that there was an informed, knowing
 2186 rejection of coverage or election of lower limits on behalf of
 2187 all insureds. The insurer shall notify the named insured at
 2188 least annually of her or his options as to the coverage required
 2189 by this section. Such notice must ~~shall~~ be part of, and attached
 2190 to, the notice of premium, must ~~shall~~ provide for a means to
 2191 allow the insured to request such coverage, and must ~~shall~~ be
 2192 given in a manner approved by the office. Receipt of this notice
 2193 does not constitute an affirmative waiver of the insured's right
 2194 to uninsured motorist coverage if ~~where~~ the insured has not
 2195 signed a selection or rejection form. The coverage described
 2196 under this section must ~~shall~~ be over and above, but may ~~shall~~
 2197 not duplicate, the benefits available to an insured under any
 2198 workers' compensation law, ~~personal injury protection benefits,~~
 2199 disability benefits law, or similar law; under any automobile
 2200 medical payments ~~expense~~ coverage; under any motor vehicle

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2201 liability insurance coverage; or from the owner or operator of
 2202 the uninsured motor vehicle or any other person or organization
 2203 jointly or severally liable together with such owner or operator
 2204 for the accident,~~+~~ and such coverage must ~~shall~~ cover the
 2205 difference, if any, between the sum of such benefits and the
 2206 damages sustained, up to the maximum amount of such coverage
 2207 provided under this section. The amount of coverage available
 2208 under this section may ~~shall~~ not be reduced by a setoff against
 2209 any coverage, including liability insurance. Such coverage does
 2210 ~~shall~~ not inure directly or indirectly to the benefit of any
 2211 workers' compensation or disability benefits carrier or any
 2212 person or organization qualifying as a self-insurer under any
 2213 workers' compensation or disability benefits law or similar law.

2214 (7) The legal liability of an uninsured motorist coverage
 2215 insurer includes ~~does not include~~ damages in tort for pain,
 2216 suffering, disability, physical impairment, disfigurement,
 2217 mental anguish, and inconvenience, and the loss of capacity for
 2218 the enjoyment of life experienced in the past and to be
 2219 experienced in the future ~~unless the injury or disease is~~
 2220 ~~described in one or more of paragraphs (a)-(d) of s. 627.737(2).~~

2221 Section 45. Section 627.7275, Florida Statutes, is amended
 2222 to read:

2223 627.7275 Required coverages in motor vehicle insurance
 2224 policies; availability to certain applicants liability.-

2225 (1) A motor vehicle insurance policy ~~providing personal~~

2226 ~~injury protection as set forth in s. 627.736 may not be~~
 2227 ~~delivered or issued for delivery in this state~~ for a with
 2228 ~~respect to any~~ specifically insured or identified motor vehicle
 2229 registered or principally garaged in this state must provide
 2230 bodily injury liability coverage and ~~unless the policy also~~
 2231 ~~provides coverage for~~ property damage liability coverage as
 2232 required under ss. 324.022 and 324.151 and death benefit
 2233 coverage as required under s. 627.72761 ~~by s. 324.022.~~

2234 (2) (a) Insurers writing motor vehicle insurance in this
 2235 state shall make available, subject to the insurers' usual
 2236 underwriting restrictions:

2237 1. Coverage under policies as described in subsection (1)
 2238 to an applicant for private passenger motor vehicle insurance
 2239 coverage who is seeking the coverage in order to reinstate the
 2240 applicant's driving privileges in this state if the driving
 2241 privileges were revoked or suspended pursuant to s. 316.646 or
 2242 s. 324.0221 due to the failure of the applicant to maintain
 2243 required security.

2244 2. Coverage under policies as described in subsection (1),
 2245 which includes bodily injury ~~also provides~~ liability coverage
 2246 and property damage liability coverage ~~for bodily injury, death,~~
 2247 ~~and property damage arising out of the ownership, maintenance,~~
 2248 ~~or use of the motor vehicle~~ in an amount not less than the
 2249 minimum limits required under ~~described in~~ s. 324.021(7) or s.
 2250 324.023 and which conforms to the requirements of s. 324.151, to

2251 an applicant for private passenger motor vehicle insurance
 2252 coverage who is seeking the coverage in order to reinstate the
 2253 applicant's driving privileges in this state after such
 2254 privileges were revoked or suspended under s. 316.193 or s.
 2255 322.26(2) for driving under the influence.

2256 (b) The policies described in paragraph (a) must ~~shall~~ be
 2257 issued for at least 6 months. After the insurer has issued the
 2258 policy, the insurer shall notify the Department of Highway
 2259 Safety and Motor Vehicles that the policy is in full force and
 2260 effect. Once the provisions of the policy become effective, the
 2261 bodily injury liability and property damage liability coverages
 2262 ~~for bodily injury, property damage, and personal injury~~
 2263 ~~protection~~ may not be reduced below the minimum limits required
 2264 under s. 324.021 or s. 324.023 during the policy period.

2265 (c) This subsection controls to the extent of any conflict
 2266 with any other section.

2267 (d) An insurer issuing a policy subject to this section
 2268 may cancel the policy if, during the policy term, the named
 2269 insured, or any other operator who resides in the same household
 2270 or customarily operates an automobile insured under the policy,
 2271 has his or her driver license suspended or revoked.

2272 (e) This subsection does not require an insurer to offer a
 2273 policy of insurance to an applicant if such offer would be
 2274 inconsistent with the insurer's underwriting guidelines and
 2275 procedures.

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2276 Section 46. Section 627.72761, Florida Statutes, is
 2277 created to read:

2278 627.72761 Required motor vehicle death benefit coverage.-
 2279 An insurance policy complying with the financial responsibility
 2280 requirements of s. 324.022 must provide a death benefit of
 2281 \$5,000 for each deceased person upon the death of the named
 2282 insured, relatives residing in the same household, persons
 2283 operating the insured motor vehicle, passengers in the motor
 2284 vehicle, and other persons struck by the motor vehicle and
 2285 suffering bodily injury while not an occupant of a self-
 2286 propelled motor vehicle when such death arises out of the
 2287 ownership, maintenance, or use of a motor vehicle. The insurer
 2288 may pay death benefits to the executor or administrator of the
 2289 deceased person's estate; to any of the deceased person's
 2290 relatives by blood, legal adoption, or marriage; or to any
 2291 person appearing to the insurer to be equitably entitled to such
 2292 benefits. The insurer may decline to pay a death benefit for a
 2293 deceased person who died as a result of causing injury or death
 2294 to himself or herself intentionally or who died while committing
 2295 a felony. The insurer may not claim any right of subrogation for
 2296 any death benefit paid.

2297 Section 47. Effective upon this act becoming a law,
 2298 section 627.7278, Florida Statutes, is created to read:

2299 627.7278 Applicability and construction; notice to
 2300 policyholders.-

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2301 (1) As used in this section, the term "minimum security
2302 requirements" means security that enables a person to respond in
2303 damages for liability on account of crashes arising out of the
2304 ownership, maintenance, or use of a motor vehicle, in the
2305 amounts required by s. 324.022.

2306 (2) Effective July 1, 2025:

2307 (a) Motor vehicle insurance policies issued or renewed on
2308 or after July 1, 2025, may not include personal injury
2309 protection.

2310 (b) All persons subject to s. 324.022, s. 324.032, s.
2311 627.7415, or s. 627.742 must maintain at least minimum security
2312 requirements.

2313 (c) Any new or renewal motor vehicle insurance policy
2314 delivered or issued for delivery in this state must provide
2315 coverage that complies with minimum security requirements and
2316 provides the death benefit set forth in s. 627.72761.

2317 (d) An existing motor vehicle insurance policy issued
2318 before July 1, 2025, which provides personal injury protection
2319 and property damage liability coverage that meets the
2320 requirements of s. 324.022 on June 30, 2025, but that does not
2321 meet minimum security requirements on or after July 1, 2025, is
2322 deemed to meet minimum security requirements until such policy
2323 is renewed, nonrenewed, or canceled on or after July 1, 2025.
2324 Sections 400.9905, 400.991, 456.057, 456.072, 626.9541(1)(i),
2325 627.7263, 627.727, 627.730-627.7405, 627.748, and 817.234,

2326 Florida Statutes 2023, remain in full force and effect for motor
2327 vehicle accidents covered under a policy issued under the
2328 Florida Motor Vehicle No-Fault Law before July 1, 2025, until
2329 the policy is renewed, nonrenewed, or canceled on or after July
2330 1, 2025.

2331 (3) An insurer shall allow each insured who has a new or
2332 renewal policy providing personal injury protection which
2333 becomes effective before July 1, 2025, and whose policy does not
2334 meet minimum security requirements on or after July 1, 2025, to
2335 change coverages so as to eliminate personal injury protection
2336 and obtain coverage providing minimum security requirements and
2337 the death benefit set forth in s. 627.72761, which shall be
2338 effective on or after July 1, 2025. The insurer is not required
2339 to provide coverage complying with minimum security requirements
2340 and the death benefit set forth in s. 627.72761 in such policies
2341 if the insured does not pay the required premium, if any, by
2342 July 1, 2025, or such later date as the insurer may allow. The
2343 insurer shall also offer each insured medical payments coverage
2344 under s. 627.7265. Any reduction in the premium must be refunded
2345 by the insurer. The insurer may not impose on the insured an
2346 additional fee or charge that applies solely to a change in
2347 coverage; however, the insurer may charge an additional required
2348 premium that is actuarially indicated.

2349 (4) By April 1, 2025, each motor vehicle insurer shall
2350 provide notice of this section to each motor vehicle

2351 policyholder who is subject to this section. The notice is
2352 subject to approval by the office and must clearly inform the
2353 policyholder that:

2354 (a) The Florida Motor Vehicle No-Fault Law is repealed
2355 effective July 1, 2025, and that on or after that date, the
2356 insured is no longer required to maintain personal injury
2357 protection insurance coverage, that personal injury protection
2358 coverage is no longer available for purchase in this state, and
2359 that new or renewal policies issued on or after that date will
2360 not contain that coverage.

2361 (b) Effective July 1, 2025, a person subject to the
2362 financial responsibility requirements of s. 324.022 must do all
2363 of the following:

2364 1. Maintain minimum security requirements that enable the
2365 person to respond to damages for liability on account of
2366 accidents arising out of the use of a motor vehicle in the
2367 following amounts:

2368 a. Twenty-five thousand dollars for bodily injury to, or
2369 the death of, one person in any one crash and, subject to such
2370 limits for one person, in the amount of \$50,000 for bodily
2371 injury to, or the death of, two or more persons in any one
2372 crash; and

2373 b. Ten thousand dollars for damage to, or destruction of,
2374 the property of others in any one crash.

2375 2. Purchase a death benefit under s. 627.72761 providing

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2376 coverage in the amount of \$5,000 per deceased individual upon
2377 the death of the named insured, relatives residing in the same
2378 household, persons operating the insured motor vehicle,
2379 passengers in the motor vehicle, and other persons struck by the
2380 motor vehicle and suffering bodily injury while not an occupant
2381 of a self-propelled motor vehicle, when such death arises out of
2382 the ownership, maintenance, or use of a motor vehicle.

2383 (c) Bodily injury liability coverage protects the insured,
2384 up to the coverage limits, against loss if the insured is
2385 legally responsible for the death of or bodily injury to others
2386 in a motor vehicle crash.

2387 (d) Effective July 1, 2025, each policyholder of motor
2388 vehicle liability insurance purchased as proof of financial
2389 responsibility must be offered medical payments coverage
2390 benefits that comply with s. 627.7265. The insurer must offer
2391 medical payments coverage at limits of \$5,000 and \$10,000
2392 without a deductible. The insurer may also offer medical
2393 payments coverage at other limits greater than \$5,000 and may
2394 offer coverage with a deductible of up to \$500. Medical payments
2395 coverage pays covered medical expenses incurred due to bodily
2396 injury, sickness, or disease arising out of the ownership,
2397 maintenance, or use of the motor vehicle, up to the limits of
2398 such coverage, for injuries sustained in a motor vehicle crash
2399 by the named insured, resident relatives, any persons operating
2400 the insured motor vehicle, passengers in the insured motor

2401 vehicle, and persons who are struck by the insured motor vehicle
2402 and suffer bodily injury while not an occupant of a self-
2403 propelled motor vehicle as provided in s. 627.7265.

2404 (e) The policyholder may obtain uninsured and underinsured
2405 motorist coverage that provides benefits, up to the limits of
2406 such coverage, to a policyholder or other insured entitled to
2407 recover damages for bodily injury, sickness, disease, or death
2408 resulting from a motor vehicle crash involving an uninsured or
2409 underinsured owner or operator of a motor vehicle.

2410 (f) If the policyholder's new or renewal motor vehicle
2411 insurance policy is effective before July 1, 2025, and contains
2412 personal injury protection and property damage liability
2413 coverage as required by state law before July 1, 2025, but does
2414 not meet minimum security requirements on or after July 1, 2025,
2415 the policy is deemed to meet minimum security requirements and
2416 need not provide the death benefit set forth in s. 627.72761
2417 until it is renewed, nonrenewed, or canceled on or after July 1,
2418 2025.

2419 (g) A policyholder whose new or renewal policy becomes
2420 effective before July 1, 2025, but does not meet minimum
2421 security requirements on or after July 1, 2025, may change
2422 coverages under the policy so as to eliminate personal injury
2423 protection and to obtain coverage providing minimum security
2424 requirements, including bodily injury liability coverage and the
2425 death benefit set forth in s. 627.72761, which are effective on

2426 | or after July 1, 2025.

2427 | (h) If the policyholder has any questions, he or she
 2428 | should contact the person named at the telephone number provided
 2429 | in the notice.

2430 | Section 48. Paragraph (a) of subsection (1) of section
 2431 | 627.728, Florida Statutes, is amended to read:

2432 | 627.728 Cancellations; nonrenewals.—

2433 | (1) As used in this section, the term:

2434 | (a) "Policy" means the bodily injury and property damage
 2435 | liability, ~~personal injury protection~~, medical payments, death
 2436 | benefit, comprehensive, collision, and uninsured motorist
 2437 | coverage portions of a policy of motor vehicle insurance
 2438 | delivered or issued for delivery in this state:

2439 | 1. Insuring a natural person as named insured or one or
 2440 | more related individuals who are residents ~~resident~~ of the same
 2441 | household; and

2442 | 2. Insuring only a motor vehicle of the private passenger
 2443 | type or station wagon type which is not used as a public or
 2444 | livery conveyance for passengers or rented to others; or
 2445 | insuring any other four-wheel motor vehicle having a load
 2446 | capacity of 1,500 pounds or less which is not used in the
 2447 | occupation, profession, or business of the insured other than
 2448 | farming; other than any policy issued under an automobile
 2449 | insurance assigned risk plan or covering garage, automobile
 2450 | sales agency, repair shop, service station, or public parking

2451 | place operation hazards.

2452

2453 | The term "policy" does not include a binder as defined in s.
 2454 | 627.420 unless the duration of the binder period exceeds 60
 2455 | days.

2456 | Section 49. Subsection (1), paragraph (a) of subsection
 2457 | (5), and subsections (6) and (7) of section 627.7295, Florida
 2458 | Statutes, are amended to read:

2459 | 627.7295 Motor vehicle insurance contracts.—

2460 | (1) As used in this section, the term:

2461 | (a) "Policy" means a motor vehicle insurance policy that
 2462 | provides death benefit coverage under s. 627.72761, bodily
 2463 | injury liability ~~personal injury protection coverage, and,~~
 2464 | property damage liability coverage, ~~or both.~~

2465 | (b) "Binder" means a binder that provides motor vehicle
 2466 | death benefit coverage under s. 627.72761, bodily injury
 2467 | liability coverage, ~~personal injury protection~~ and property
 2468 | damage liability coverage.

2469 | (5)(a) A licensed general lines agent may charge a per-
 2470 | policy fee of up to ~~not to exceed~~ \$10 to cover the
 2471 | administrative costs of the agent associated with selling the
 2472 | motor vehicle insurance policy if the policy provides ~~eovers~~
 2473 | only the death benefit coverage under s. 627.72761, bodily
 2474 | injury liability coverage, ~~personal injury protection coverage~~
 2475 | ~~as provided by s. 627.736~~ and property damage liability coverage

2476 under ~~as provided by~~ s. 627.7275 and if no other insurance is
2477 sold or issued in conjunction with or collateral to the policy.
2478 The fee is not ~~considered~~ part of the premium.

2479 (6) If a motor vehicle owner's driver license, license
2480 plate, and registration have previously been suspended pursuant
2481 to s. 316.646 ~~or s. 627.733~~, an insurer may cancel a new policy
2482 only as provided in s. 627.7275.

2483 (7) A policy of private passenger motor vehicle insurance
2484 or a binder for such a policy may be initially issued in this
2485 state only if, before the effective date of such binder or
2486 policy, the insurer or agent has collected from the insured an
2487 amount equal to at least 1 month's premium. An insurer, agent,
2488 or premium finance company may not, directly or indirectly, take
2489 any action will result ~~resulting~~ in the insured paying ~~having~~
2490 ~~paid~~ from the insured's own funds an amount less than the 1
2491 month's premium required by this subsection. This subsection
2492 applies regardless of ~~without regard to~~ whether the premium is
2493 financed by a premium finance company or is paid pursuant to a
2494 periodic payment plan of an insurer or an insurance agent.

2495 (a) This subsection does not apply:

2496 1. If an insured or member of the insured's family is
2497 renewing or replacing a policy or a binder for such policy
2498 written by the same insurer or a member of the same insurer
2499 group. ~~This subsection does not apply~~

2500 2. To an insurer that issues private passenger motor

2501 vehicle coverage primarily to active duty or former military
 2502 personnel or their dependents. ~~This subsection does not apply~~

2503 3. If all policy payments are paid pursuant to a payroll
 2504 deduction plan, an automatic electronic funds transfer payment
 2505 plan from the policyholder, or a recurring credit card or debit
 2506 card agreement with the insurer.

2507 (b) This subsection and subsection (4) do not apply if:

2508 1. All policy payments to an insurer are paid pursuant to
 2509 an automatic electronic funds transfer payment plan from an
 2510 agent, a managing general agent, or a premium finance company
 2511 and if the policy includes, at a minimum, the death benefit
 2512 coverage under s. 627.72761, bodily injury liability coverage,
 2513 ~~and personal injury protection pursuant to ss. 627.730-627.7405;~~
 2514 ~~motor vehicle property damage liability coverage under pursuant~~
 2515 ~~to s. 627.7275; or and bodily injury liability in at least the~~
 2516 ~~amount of \$10,000 because of bodily injury to, or death of, one~~
 2517 ~~person in any one accident and in the amount of \$20,000 because~~
 2518 ~~of bodily injury to, or death of, two or more persons in any one~~
 2519 ~~accident. This subsection and subsection (4) do not apply if~~

2520 2. An insured has had a policy in effect for at least 6
 2521 months, the insured's agent is terminated by the insurer that
 2522 issued the policy, and the insured obtains coverage on the
 2523 policy's renewal date with a new company through the terminated
 2524 agent.

2525 Section 50. Section 627.7415, Florida Statutes, is amended

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2526 to read:

2527 627.7415 Commercial motor vehicles; additional liability
2528 insurance coverage.—Beginning July 1, 2025, commercial motor
2529 vehicles, as defined in s. 207.002 or s. 320.01, operated upon
2530 the roads and highways of this state must ~~shall~~ be insured with
2531 the following minimum levels of combined bodily liability
2532 insurance and property damage liability insurance in addition to
2533 any other insurance requirements:

2534 (1) Sixty ~~Fifty~~ thousand dollars per occurrence for a
2535 commercial motor vehicle with a gross vehicle weight of 26,000
2536 pounds or more, but less than 35,000 pounds.

2537 (2) One hundred twenty thousand dollars per occurrence for
2538 a commercial motor vehicle with a gross vehicle weight of 35,000
2539 pounds or more, but less than 44,000 pounds.

2540 (3) Three hundred thousand dollars per occurrence for a
2541 commercial motor vehicle with a gross vehicle weight of 44,000
2542 pounds or more.

2543 (4) All commercial motor vehicles subject to regulations
2544 of the United States Department of Transportation, 49 C.F.R.
2545 part 387, subparts A and B, and as may be hereinafter amended,
2546 shall be insured in an amount equivalent to the minimum levels
2547 of financial responsibility as set forth in such regulations.

2548
2549 A violation of this section is a noncriminal traffic infraction,
2550 punishable as a nonmoving violation as provided in chapter 318.

2551 Section 51. Subsections (1) and (3) of section 627.747,
 2552 Florida Statutes, are amended to read:

2553 627.747 Named driver exclusion.—

2554 (1) A private passenger motor vehicle policy may exclude
 2555 the following coverages for all claims or suits resulting from
 2556 the operation of a motor vehicle by an identified individual who
 2557 is not a named insured, provided the identified individual is
 2558 named on the declarations page or by endorsement and the named
 2559 insured consents in writing to such exclusion:

2560 (a) ~~Notwithstanding the Florida Motor Vehicle No-Fault~~
 2561 ~~Law, the personal injury protection coverage specifically~~
 2562 ~~applicable to the identified individual's injuries, lost wages,~~
 2563 ~~and death benefits.~~

2564 ~~(b)~~ Property damage liability coverage.

2565 (b)~~(e)~~ Bodily injury liability coverage, ~~if required by~~
 2566 ~~law and purchased by the named insured.~~

2567 (c)~~(d)~~ Uninsured motorist coverage for any damages
 2568 sustained by the identified excluded individual, if the named
 2569 insured has purchased such coverage.

2570 (d)~~(e)~~ Any coverage the named insured is not required by
 2571 law to purchase.

2572 (3) A driver excluded pursuant to this section must:

2573 ~~(a)~~ establish, maintain, and show proof of financial
 2574 ability to respond for damages arising out of the ownership,
 2575 maintenance, or use of a motor vehicle as required by chapter

2576 324; ~~and~~
 2577 ~~(b) Maintain security as required by s. 627.733.~~
 2578 Section 52. Paragraphs (b), (c), and (g) of subsection
 2579 (7), paragraphs (a) and (b) of subsection (8), and paragraph (b)
 2580 of subsection (16) of section 627.748, Florida Statutes, are
 2581 amended to read:
 2582 627.748 Transportation network companies.—
 2583 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER
 2584 INSURANCE REQUIREMENTS.—
 2585 (b) The following automobile insurance requirements apply
 2586 while a participating TNC driver is logged on to the digital
 2587 network but is not engaged in a prearranged ride:
 2588 1. Automobile insurance that provides:
 2589 a. A primary automobile liability coverage of at least
 2590 \$50,000 for death and bodily injury per person, \$100,000 for
 2591 death and bodily injury per incident, and \$25,000 for property
 2592 damage; and
 2593 ~~b. Personal injury protection benefits that meet the~~
 2594 ~~minimum coverage amounts required under ss. 627.730-627.7405;~~
 2595 ~~and~~
 2596 ~~e.~~ Uninsured and underinsured vehicle coverage as required
 2597 by s. 627.727.
 2598 2. The coverage requirements of this paragraph may be
 2599 satisfied by any of the following:
 2600 a. Automobile insurance maintained by the TNC driver or

2601 the TNC vehicle owner;

2602 b. Automobile insurance maintained by the TNC; or

2603 c. A combination of sub-subparagraphs a. and b.

2604 (c) The following automobile insurance requirements apply

2605 while a TNC driver is engaged in a prearranged ride:

2606 1. Automobile insurance that provides:

2607 a. A primary automobile liability coverage of at least \$1

2608 million for death, bodily injury, and property damage; and

2609 ~~b. Personal injury protection benefits that meet the~~

2610 ~~minimum coverage amounts required of a limousine under ss.~~

2611 ~~627.730-627.7405; and~~

2612 ~~e.~~ Uninsured and underinsured vehicle coverage as required

2613 by s. 627.727.

2614 2. The coverage requirements of this paragraph may be

2615 satisfied by any of the following:

2616 a. Automobile insurance maintained by the TNC driver or

2617 the TNC vehicle owner;

2618 b. Automobile insurance maintained by the TNC; or

2619 c. A combination of sub-subparagraphs a. and b.

2620 (g) Insurance satisfying the requirements under this

2621 subsection is deemed to satisfy the financial responsibility

2622 requirement for a motor vehicle under chapter 324 ~~and the~~

2623 ~~security required under s. 627.733~~ for any period when the TNC

2624 driver is logged onto the digital network or engaged in a

2625 prearranged ride.

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2626 (8) TRANSPORTATION NETWORK COMPANY AND INSURER;
2627 DISCLOSURE; EXCLUSIONS.—

2628 (a) Before a TNC driver is allowed to accept a request for
2629 a prearranged ride on the digital network, the TNC must disclose
2630 in writing to the TNC driver:

2631 1. The insurance coverage, including the types of coverage
2632 and the limits for each coverage, which the TNC provides while
2633 the TNC driver uses a TNC vehicle in connection with the TNC's
2634 digital network.

2635 2. That the TNC driver's own automobile insurance policy
2636 might not provide any coverage while the TNC driver is logged on
2637 to the digital network or is engaged in a prearranged ride,
2638 depending on the terms of the TNC driver's own automobile
2639 insurance policy.

2640 3. That the provision of rides for compensation which are
2641 not prearranged rides subjects the driver to the coverage
2642 requirements imposed under s. 324.032(1) and (2) and that
2643 failure to meet such coverage requirements subjects the TNC
2644 driver to penalties provided in s. 324.221, up to and including
2645 a misdemeanor of the second degree.

2646 (b)1. An insurer that provides an automobile liability
2647 insurance policy under this part may exclude any and all
2648 coverage afforded under the policy issued to an owner or
2649 operator of a TNC vehicle while driving that vehicle for any
2650 loss or injury that occurs while a TNC driver is logged on to a

2651 digital network or while a TNC driver provides a prearranged
2652 ride. Exclusions imposed under this subsection are limited to
2653 coverage while a TNC driver is logged on to a digital network or
2654 while a TNC driver provides a prearranged ride. This right to
2655 exclude all coverage may apply to any coverage included in an
2656 automobile insurance policy, including, but not limited to:

- 2657 a. Liability coverage for bodily injury and property
2658 damage;
- 2659 b. Uninsured and underinsured motorist coverage;
- 2660 c. Medical payments coverage;
- 2661 d. Comprehensive physical damage coverage;
- 2662 e. Collision physical damage coverage; and
- 2663 f. Death benefit coverage under s. 627.72761 ~~Personal~~
2664 ~~injury protection.~~

2665 2. The exclusions described in subparagraph 1. apply
2666 notwithstanding any requirement under chapter 324. These
2667 exclusions do not affect or diminish coverage otherwise
2668 available for permissive drivers or resident relatives under the
2669 personal automobile insurance policy of the TNC driver or owner
2670 of the TNC vehicle who are not occupying the TNC vehicle at the
2671 time of loss. This section does not require that a personal
2672 automobile insurance policy provide coverage while the TNC
2673 driver is logged on to a digital network, while the TNC driver
2674 is engaged in a prearranged ride, or while the TNC driver
2675 otherwise uses a vehicle to transport riders for compensation.

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2676 3. This section must not be construed to require an
2677 insurer to use any particular policy language or reference to
2678 this section in order to exclude any ~~and all~~ coverage for any
2679 loss or injury that occurs while a TNC driver is logged on to a
2680 digital network or while a TNC driver provides a prearranged
2681 ride.

2682 4. This section does not preclude an insurer from
2683 providing primary or excess coverage for the TNC driver's
2684 vehicle by contract or endorsement.

2685 (16) LUXURY GROUND TRANSPORTATION NETWORK COMPANIES.—

2686 (b) An entity may elect, upon written notification to the
2687 department, to be regulated as a luxury ground TNC. A luxury
2688 ground TNC must:

2689 1. Comply with all of the requirements of this section
2690 applicable to a TNC, including subsection (17), which do not
2691 conflict with subparagraph 2. or which do not prohibit the
2692 company from connecting riders to drivers who operate for-hire
2693 vehicles as defined in s. 320.01(15), including limousines and
2694 luxury sedans and excluding taxicabs.

2695 2. Maintain insurance coverage as required by subsection
2696 (7). However, if a prospective luxury ground TNC satisfies
2697 minimum financial responsibility through compliance with s.
2698 324.032(3) ~~s. 324.032(2)~~ by using self-insurance when it gives
2699 the department written notification of its election to be
2700 regulated as a luxury ground TNC, the luxury ground TNC may use

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2701 self-insurance to meet the insurance requirements of subsection
2702 (7), so long as such self-insurance complies with s. 324.032(3)
2703 ~~s. 324.032(2)~~ and provides the limits of liability required by
2704 subsection (7).

2705 Section 53. Subsection (2) and paragraphs (a) and (c) of
2706 subsection (3) of section 627.7483, Florida Statutes, are
2707 amended to read:

2708 627.7483 Peer-to-peer car sharing; insurance
2709 requirements.—

2710 (2) INSURANCE COVERAGE REQUIREMENTS.—

2711 (a)1. A peer-to-peer car-sharing program shall ensure
2712 that, during each car-sharing period, the shared vehicle owner
2713 and the shared vehicle driver are insured under a motor vehicle
2714 insurance policy that provides all of the following:

2715 a. Property damage liability coverage and bodily injury
2716 liability coverage that meet or exceed ~~meets~~ the minimum
2717 coverage amounts required under s. 324.022.

2718 b. ~~Bodily injury liability coverage limits as described in~~
2719 ~~s. 324.021(7)(a) and (b).~~

2720 c. ~~Personal injury protection benefits that meet the~~
2721 ~~minimum coverage amounts required under s. 627.736.~~

2722 d. ~~Uninsured and underinsured vehicle coverage as required~~
2723 ~~under s. 627.727.~~

2724 2. The peer-to-peer car-sharing program shall also ensure
2725 that the motor vehicle insurance policy under subparagraph 1.:

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2726 a. Recognizes that the shared vehicle insured under the
2727 policy is made available and used through a peer-to-peer car-
2728 sharing program; or

2729 b. Does not exclude the use of a shared vehicle by a
2730 shared vehicle driver.

2731 (b)1. The insurance described under paragraph (a) may be
2732 satisfied by a motor vehicle insurance policy maintained by:

2733 a. A shared vehicle owner;

2734 b. A shared vehicle driver;

2735 c. A peer-to-peer car-sharing program; or

2736 d. A combination of a shared vehicle owner, a shared
2737 vehicle driver, and a peer-to-peer car-sharing program.

2738 2. The insurance policy maintained in subparagraph 1.
2739 which satisfies the insurance requirements under paragraph (a)
2740 is primary during each car-sharing period. If a claim occurs
2741 during the car-sharing period in another state with minimum
2742 financial responsibility limits higher than those limits
2743 required under chapter 324, the coverage maintained under
2744 paragraph (a) satisfies the difference in minimum coverage
2745 amounts up to the applicable policy limits.

2746 3.a. If the insurance maintained by a shared vehicle owner
2747 or shared vehicle driver in accordance with subparagraph 1. has
2748 lapsed or does not provide the coverage required under paragraph
2749 (a), the insurance maintained by the peer-to-peer car-sharing
2750 program must provide the coverage required under paragraph (a),

2751 beginning with the first dollar of a claim, and must defend such
 2752 claim, except under circumstances as set forth in subparagraph
 2753 (3)(a)2.

2754 b. Coverage under a motor vehicle insurance policy
 2755 maintained by the peer-to-peer car-sharing program must not be
 2756 dependent on another motor vehicle insurer first denying a
 2757 claim, and another motor vehicle insurance policy is not
 2758 required to first deny a claim.

2759 c. Notwithstanding any other law, statute, rule, or
 2760 regulation to the contrary, a peer-to-peer car-sharing program
 2761 has an insurable interest in a shared vehicle during the car-
 2762 sharing period. This sub-subparagraph does not create liability
 2763 for a peer-to-peer car-sharing program for maintaining the
 2764 coverage required under paragraph (a) and under this paragraph,
 2765 if applicable.

2766 d. A peer-to-peer car-sharing program may own and maintain
 2767 as the named insured one or more policies of motor vehicle
 2768 insurance which provide coverage for:

2769 (I) Liabilities assumed by the peer-to-peer car-sharing
 2770 program under a peer-to-peer car-sharing program agreement;

2771 (II) Liability of the shared vehicle owner;

2772 (III) Liability of the shared vehicle driver;

2773 (IV) Damage or loss to the shared motor vehicle; or

2774 (V) Damage, loss, or injury to persons or property to
 2775 satisfy the ~~personal injury protection and~~ uninsured and

2776 underinsured motorist coverage requirements of this section.

2777 e. Insurance required under paragraph (a), when maintained
 2778 by a peer-to-peer car-sharing program, may be provided by an
 2779 insurer authorized to do business in this state which is a
 2780 member of the Florida Insurance Guaranty Association or an
 2781 eligible surplus lines insurer that has a superior, excellent,
 2782 exceptional, or equivalent financial strength rating by a rating
 2783 agency acceptable to the office. A peer-to-peer car-sharing
 2784 program is not transacting in insurance when it maintains the
 2785 insurance required under this section.

2786 (3) LIABILITIES AND INSURANCE EXCLUSIONS.—

2787 (a) *Liability*.—

2788 1. A peer-to-peer car-sharing program shall assume
 2789 liability, except as provided in subparagraph 2., of a shared
 2790 vehicle owner for bodily injury or property damage to third
 2791 parties or uninsured and underinsured motorist ~~or personal~~
 2792 ~~injury protection~~ losses during the car-sharing period in an
 2793 amount stated in the peer-to-peer car-sharing program agreement,
 2794 which amount may not be less than those set forth in ss. 324.022
 2795 and 627.727 ~~ss. 324.021(7)(a) and (b), 324.022, 627.727, and~~
 2796 ~~627.736~~, respectively.

2797 2. The assumption of liability under subparagraph 1. does
 2798 not apply if a shared vehicle owner:

2799 a. Makes an intentional or fraudulent material
 2800 misrepresentation or omission to the peer-to-peer car-sharing

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2801 program before the car-sharing period in which the loss occurs;
 2802 or

2803 b. Acts in concert with a shared vehicle driver who fails
 2804 to return the shared vehicle pursuant to the terms of the peer-
 2805 to-peer car-sharing program agreement.

2806 3. The insurer, insurers, or peer-to-peer car-sharing
 2807 program providing coverage under paragraph (2)(a) shall assume
 2808 primary liability for a claim when:

2809 a. A dispute exists over who was in control of the shared
 2810 motor vehicle at the time of the loss, and the peer-to-peer car-
 2811 sharing program does not have available, did not retain, or
 2812 fails to provide the information required under subsection (5);

2813 or

2814 b. A dispute exists over whether the shared vehicle was
 2815 returned to the alternatively agreed-upon location as required
 2816 under subparagraph (1)(d)2.

2817 (c) *Exclusions in motor vehicle insurance policies.*—An
 2818 authorized insurer that writes motor vehicle liability insurance
 2819 in this state may exclude any coverage and the duty to defend or
 2820 indemnify for any claim under a shared vehicle owner's motor
 2821 vehicle insurance policy, including, but not limited to:

2822 1. Liability coverage for bodily injury and property
 2823 damage;

2824 2. ~~Personal injury protection coverage;~~

2825 3. ~~Uninsured and underinsured motorist coverage;~~

2826 3.4. Medical payments coverage;
 2827 4.5. Comprehensive physical damage coverage; and
 2828 5.6. Collision physical damage coverage.

2829
 2830 This paragraph does not invalidate or limit any exclusion
 2831 contained in a motor vehicle insurance policy, including any
 2832 insurance policy in use or approved for use which excludes
 2833 coverage for motor vehicles made available for rent, sharing, or
 2834 hire or for any business use. This paragraph does not
 2835 invalidate, limit, or restrict an insurer's ability under
 2836 existing law to underwrite, cancel, or nonrenew any insurance
 2837 policy.

2838 Section 54. Paragraph (a) of subsection (2) of section
 2839 627.749, Florida Statutes, is amended to read:

2840 627.749 Autonomous vehicles; insurance requirements.—

2841 (2) INSURANCE REQUIREMENTS.—

2842 (a) A fully autonomous vehicle with the automated driving
 2843 system engaged while logged on to an on-demand autonomous
 2844 vehicle network or engaged in a prearranged ride must be covered
 2845 by a policy of automobile insurance which provides:

2846 1. Primary liability coverage of at least \$1 million for
 2847 death, bodily injury, and property damage.

2848 2. ~~Personal injury protection benefits that meet the~~
 2849 ~~minimum coverage amounts required under ss. 627.730-627.7405.~~

2850 ~~3.~~ Uninsured and underinsured vehicle coverage as required

2851 | by s. 627.727.

2852 | Section 55. Section 627.8405, Florida Statutes, is amended
2853 | to read:

2854 | 627.8405 Prohibited acts; financing companies.—A ~~No~~
2855 | premium finance company ~~shall~~, in a premium finance agreement or
2856 | other agreement, may not finance the cost of or otherwise
2857 | provide for the collection or remittance of dues, assessments,
2858 | fees, or other periodic payments of money for the cost of:

2859 | (1) A membership in an automobile club. The term
2860 | "automobile club" means a legal entity that ~~which~~, in
2861 | consideration of dues, assessments, or periodic payments of
2862 | money, promises its members or subscribers to assist them in
2863 | matters relating to the ownership, operation, use, or
2864 | maintenance of a motor vehicle; however, the term ~~this~~
2865 | ~~definition of "automobile club"~~ does not include persons,
2866 | associations, or corporations ~~which are~~ organized and operated
2867 | solely for the purpose of conducting, sponsoring, or sanctioning
2868 | motor vehicle races, exhibitions, or contests upon racetracks,
2869 | or upon racecourses established and marked as such for the
2870 | duration of such particular events. As used in this subsection,
2871 | the term ~~words~~ "motor vehicle" has ~~used herein have~~ the same
2872 | meaning as ~~defined~~ in chapter 320.

2873 | (2) An accidental death and dismemberment policy sold in
2874 | combination with a policy providing only death benefit coverage
2875 | under s. 627.72761, bodily injury liability coverage, personal

2876 ~~injury protection~~ and property damage liability coverage ~~only~~
 2877 ~~policy.~~

2878 (3) Any product not regulated under ~~the provisions of~~ this
 2879 insurance code.

2880
 2881 This section also applies to premium financing by any insurance
 2882 agent or insurance company under part XVI. The commission shall
 2883 adopt rules to assure disclosure, at the time of sale, of
 2884 coverages financed ~~with personal injury protection~~ and shall
 2885 prescribe the form of such disclosure.

2886 Section 56. Subsection (1) of section 627.915, Florida
 2887 Statutes, is amended to read:

2888 627.915 Insurer experience reporting.—

2889 (1) Each insurer transacting private passenger motor
 2890 vehicle ~~automobile~~ insurance in this state shall report certain
 2891 information annually to the office. The information will be due
 2892 on or before July 1 of each year. The information must ~~shall~~ be
 2893 divided into the following categories: bodily injury liability;
 2894 property damage liability; uninsured motorist; death benefit
 2895 coverage under s. 627.72761 ~~personal injury protection benefits~~;
 2896 medical payments; and comprehensive and collision. The
 2897 information given must ~~shall~~ be on direct insurance writings in
 2898 the state alone and ~~shall~~ represent total limits data. The
 2899 information set forth in paragraphs (a)-(f) is applicable to
 2900 voluntary private passenger and Joint Underwriting Association

2901 private passenger writings and must ~~shall~~ be reported for each
 2902 of the latest 3 calendar-accident years, with an evaluation date
 2903 of March 31 of the current year. The information set forth in
 2904 paragraphs (g)-(j) is applicable to voluntary private passenger
 2905 writings and must ~~shall~~ be reported on a calendar-accident year
 2906 basis ultimately seven times at seven different stages of
 2907 development.

2908 (a) Premiums earned for the latest 3 calendar-accident
 2909 years.

2910 (b) Loss development factors and the historic development
 2911 of those factors.

2912 (c) Policyholder dividends incurred.

2913 (d) Expenses for other acquisition and general expense.

2914 (e) Expenses for agents' commissions and taxes, licenses,
 2915 and fees.

2916 (f) Profit and contingency factors as utilized in the
 2917 insurer's automobile rate filings for the applicable years.

2918 (g) Losses paid.

2919 (h) Losses unpaid.

2920 (i) Loss adjustment expenses paid.

2921 (j) Loss adjustment expenses unpaid.

2922 Section 57. Subsections (2) and (3) of section 628.909,
 2923 Florida Statutes, are amended to read:

2924 628.909 Applicability of other laws.—

2925 (2) The following provisions of the Florida Insurance Code

2926 apply to captive insurance companies that ~~who~~ are not industrial
 2927 insured captive insurance companies to the extent that such
 2928 provisions are not inconsistent with this part:

2929 (a) Chapter 624, except for ss. 624.407, 624.408,
 2930 624.4085, 624.40851, 624.4095, 624.411, 624.425, and 624.426.

2931 (b) Chapter 625, part II.

2932 (c) Chapter 626, part IX.

2933 (d) ~~Sections 627.730-627.7405, when no-fault coverage is~~
 2934 ~~provided.~~

2935 ~~(e)~~ Chapter 628.

2936 (3) The following provisions of the Florida Insurance Code
 2937 ~~shall~~ apply to industrial insured captive insurance companies to
 2938 the extent that such provisions are not inconsistent with this
 2939 part:

2940 (a) Chapter 624, except for ss. 624.407, 624.408,
 2941 624.4085, 624.40851, 624.4095, 624.411, 624.425, 624.426, and
 2942 624.609(1).

2943 (b) Chapter 625, part II, if the industrial insured
 2944 captive insurance company is incorporated in this state.

2945 (c) Chapter 626, part IX.

2946 (d) ~~Sections 627.730-627.7405 when no-fault coverage is~~
 2947 ~~provided.~~

2948 ~~(e)~~ Chapter 628, except for ss. 628.341, 628.351, and
 2949 628.6018.

2950 Section 58. Subsections (2), (6), and (7) of section

2951 705.184, Florida Statutes, are amended to read:

2952 705.184 Derelict or abandoned motor vehicles on the
 2953 premises of public-use airports.—

2954 (2) The airport director or the director's designee shall
 2955 contact the Department of Highway Safety and Motor Vehicles to
 2956 notify that department that the airport has possession of the
 2957 abandoned or derelict motor vehicle and to determine the name
 2958 and address of the owner of the motor vehicle, the insurance
 2959 company insuring the motor vehicle, ~~notwithstanding the~~
 2960 ~~provisions of s. 627.736,~~ and any person who has filed a lien on
 2961 the motor vehicle. Within 7 business days after receipt of the
 2962 information, the director or the director's designee shall send
 2963 notice by certified mail, return receipt requested, to the owner
 2964 of the motor vehicle, the insurance company insuring the motor
 2965 vehicle, ~~notwithstanding the provisions of s. 627.736,~~ and all
 2966 persons of record claiming a lien against the motor vehicle. The
 2967 notice must ~~shall~~ state the fact of possession of the motor
 2968 vehicle, that charges for reasonable towing, storage, and
 2969 parking fees, if any, have accrued and the amount thereof, that
 2970 a lien as provided in subsection (6) will be claimed, that the
 2971 lien is subject to enforcement pursuant to law, that the owner
 2972 or lienholder, if any, has the right to a hearing as set forth
 2973 in subsection (4), and that any motor vehicle which, at the end
 2974 of 30 calendar days after receipt of the notice, has not been
 2975 removed from the airport upon payment in full of all accrued

2976 | charges for reasonable towing, storage, and parking fees, if
 2977 | any, may be disposed of as provided in s. 705.182(2)(a), (b),
 2978 | (d), or (e), including, but not limited to, the motor vehicle
 2979 | being sold free of all prior liens after 35 calendar days after
 2980 | the time the motor vehicle is stored if any prior liens on the
 2981 | motor vehicle are more than 5 years of age or after 50 calendar
 2982 | days after the time the motor vehicle is stored if any prior
 2983 | liens on the motor vehicle are 5 years of age or less.

2984 | (6) The airport pursuant to this section or, if used, a
 2985 | licensed independent wrecker company pursuant to s. 713.78 shall
 2986 | have a lien on an abandoned or derelict motor vehicle for all
 2987 | reasonable towing, storage, and accrued parking fees, if any,
 2988 | except that a ~~no~~ storage fee may not ~~shall~~ be charged if the
 2989 | motor vehicle is stored less than 6 hours. As a prerequisite to
 2990 | perfecting a lien under this section, the airport director or
 2991 | the director's designee must serve a notice in accordance with
 2992 | subsection (2) on the owner of the motor vehicle, the insurance
 2993 | company insuring the motor vehicle, ~~notwithstanding the~~
 2994 | ~~provisions of s. 627.736,~~ and all persons of record claiming a
 2995 | lien against the motor vehicle. If attempts to notify the owner,
 2996 | the insurance company insuring the motor vehicle,
 2997 | ~~notwithstanding the provisions of s. 627.736,~~ or lienholders are
 2998 | not successful, the requirement of notice by mail is ~~shall be~~
 2999 | considered met. Serving of the notice does not dispense with
 3000 | recording the claim of lien.

3001 (7) (a) For the purpose of perfecting its lien under this
 3002 section, the airport shall record a claim of lien which states
 3003 ~~shall state~~:

3004 1. The name and address of the airport.

3005 2. The name of the owner of the motor vehicle, the
 3006 insurance company insuring the motor vehicle, ~~notwithstanding~~
 3007 ~~the provisions of s. 627.736~~, and all persons of record claiming
 3008 a lien against the motor vehicle.

3009 3. The costs incurred from reasonable towing, storage, and
 3010 parking fees, if any.

3011 4. A description of the motor vehicle sufficient for
 3012 identification.

3013 (b) The claim of lien must ~~shall~~ be signed and sworn to or
 3014 affirmed by the airport director or the director's designee.

3015 (c) The claim of lien is ~~shall be~~ sufficient if it is in
 3016 substantially the following form:

3017
 3018 CLAIM OF LIEN

3019 State of

3020 County of

3021 Before me, the undersigned notary public, personally appeared

3022, who was duly sworn and says that he/she is the

3023 of, whose address is.....; and that the

3024 following described motor vehicle:

3025 ...(Description of motor vehicle)...

3026 owned by, whose address is, has accrued
 3027 \$..... in fees for a reasonable tow, for storage, and for
 3028 parking, if applicable; that the lienor served its notice to the
 3029 owner, the insurance company insuring the motor vehicle
 3030 ~~notwithstanding the provisions of s. 627.736, Florida Statutes,~~
 3031 and all persons of record claiming a lien against the motor
 3032 vehicle on, ... (year)...., by.....

3033 ... (Signature)...

3034 Sworn to (or affirmed) and subscribed before me this day of
 3035, ... (year)...., by ... (name of person making statement)....

3036 ... (Signature of Notary Public)... ... (Print, Type, or Stamp
 3037 Commissioned name of Notary Public)...

3038 Personally Known....OR Produced....as identification.

3039

3040 However, the negligent inclusion or omission of any information
 3041 in this claim of lien which does not prejudice the owner does
 3042 not constitute a default that operates to defeat an otherwise
 3043 valid lien.

3044 (d) The claim of lien must ~~shall~~ be served on the owner of
 3045 the motor vehicle, the insurance company insuring the motor
 3046 vehicle, ~~notwithstanding the provisions of s. 627.736,~~ and all
 3047 persons of record claiming a lien against the motor vehicle. If
 3048 attempts to notify the owner, the insurance company insuring the
 3049 motor vehicle ~~notwithstanding the provisions of s. 627.736,~~ or
 3050 lienholders are not successful, the requirement of notice by

3051 mail ~~is shall be~~ considered met. The claim of lien must ~~shall~~ be
3052 so served before recordation.

3053 (e) The claim of lien must ~~shall~~ be recorded with the
3054 clerk of court in the county where the airport is located. The
3055 recording of the claim of lien is ~~shall be~~ constructive notice
3056 to all persons of the contents and effect of such claim. The
3057 lien attaches ~~shall attach~~ at the time of recordation and takes
3058 ~~shall take~~ priority as of that time.

3059 Section 59. Paragraphs (a), (b), and (c) of subsection (4)
3060 of section 713.78, Florida Statutes, are amended to read:

3061 713.78 Liens for recovering, towing, or storing vehicles
3062 and vessels.—

3063 (4)(a) A person regularly engaged in the business of
3064 recovering, towing, or storing vehicles or vessels who comes
3065 into possession of a vehicle or vessel pursuant to subsection
3066 (2), and who claims a lien for recovery, towing, or storage
3067 services, shall give notice, by certified mail, to the
3068 registered owner, the insurance company insuring the vehicle
3069 ~~notwithstanding s. 627.736~~, and all persons claiming a lien
3070 thereon, as disclosed by the records in the Department of
3071 Highway Safety and Motor Vehicles or as disclosed by the records
3072 of any corresponding agency in any other state in which the
3073 vehicle is identified through a records check of the National
3074 Motor Vehicle Title Information System or an equivalent
3075 commercially available system as being titled or registered.

3076 (b) Whenever a law enforcement agency authorizes the
 3077 removal of a vehicle or vessel or whenever a towing service,
 3078 garage, repair shop, or automotive service, storage, or parking
 3079 place notifies the law enforcement agency of possession of a
 3080 vehicle or vessel pursuant to s. 715.07(2)(a)2., the law
 3081 enforcement agency of the jurisdiction where the vehicle or
 3082 vessel is stored shall contact the Department of Highway Safety
 3083 and Motor Vehicles, or the appropriate agency of the state of
 3084 registration, if known, within 24 hours through the medium of
 3085 electronic communications, giving the full description of the
 3086 vehicle or vessel. Upon receipt of the full description of the
 3087 vehicle or vessel, the department shall search its files to
 3088 determine the owner's name, the insurance company insuring the
 3089 vehicle or vessel, and whether any person has filed a lien upon
 3090 the vehicle or vessel as provided in s. 319.27(2) and (3) and
 3091 notify the applicable law enforcement agency within 72 hours.
 3092 The person in charge of the towing service, garage, repair shop,
 3093 or automotive service, storage, or parking place shall obtain
 3094 such information from the applicable law enforcement agency
 3095 within 5 days after the date of storage and shall give notice
 3096 pursuant to paragraph (a). The department may release the
 3097 insurance company information to the requestor ~~notwithstanding~~
 3098 ~~s. 627.736.~~

3099 (c) The notice of lien must be sent by certified mail to
 3100 the registered owner, the insurance company insuring the vehicle

3101 ~~notwithstanding s. 627.736~~, and all other persons claiming a
3102 lien thereon within 7 business days, excluding Saturday and
3103 Sunday, after the date of storage of the vehicle or vessel.
3104 However, ~~in no event shall~~ the notice of lien may not be sent
3105 less than 30 days before the sale of the vehicle or vessel. The
3106 notice must state:

3107 1. If the claim of lien is for a vehicle, the last 8
3108 digits of the vehicle identification number of the vehicle
3109 subject to the lien, or, if the claim of lien is for a vessel,
3110 the hull identification number of the vessel subject to the
3111 lien, clearly printed in the delivery address box and on the
3112 outside of the envelope sent to the registered owner and all
3113 other persons claiming an interest therein or lien thereon.

3114 2. The name, physical address, and telephone number of the
3115 lienor, and the entity name, as registered with the Division of
3116 Corporations, of the business where the towing and storage
3117 occurred, which must also appear on the outside of the envelope
3118 sent to the registered owner and all other persons claiming an
3119 interest in or lien on the vehicle or vessel.

3120 3. The fact of possession of the vehicle or vessel.

3121 4. The name of the person or entity that authorized the
3122 lienor to take possession of the vehicle or vessel.

3123 5. That a lien as provided in subsection (2) is claimed.

3124 6. That charges have accrued and include an itemized
3125 statement of the amount thereof.

3126 7. That the lien is subject to enforcement under law and
 3127 that the owner or lienholder, if any, has the right to a hearing
 3128 as set forth in subsection (5).

3129 8. That any vehicle or vessel that remains unclaimed, or
 3130 for which the charges for recovery, towing, or storage services
 3131 remain unpaid, may be sold free of all prior liens 35 days after
 3132 the vehicle or vessel is stored by the lienor if the vehicle or
 3133 vessel is more than 3 years of age or 50 days after the vehicle
 3134 or vessel is stored by the lienor if the vehicle or vessel is 3
 3135 years of age or less.

3136 9. The address at which the vehicle or vessel is
 3137 physically located.

3138 Section 60. Paragraph (a) of subsection (1), paragraph (c)
 3139 of subsection (7), paragraphs (a), (b), and (c) of subsection
 3140 (8), and subsections (9) and (10) of section 817.234, Florida
 3141 Statutes, are amended to read:

3142 817.234 False and fraudulent insurance claims.—

3143 (1)(a) A person commits insurance fraud punishable as
 3144 provided in subsection (11) if that person, with the intent to
 3145 injure, defraud, or deceive any insurer:

3146 1. Presents or causes to be presented any written or oral
 3147 statement as part of, or in support of, a claim for payment or
 3148 other benefit pursuant to an insurance policy or a health
 3149 maintenance organization subscriber or provider contract,
 3150 knowing that such statement contains ~~any~~ false, incomplete, or

3151 misleading information concerning any fact or thing material to
 3152 such claim;

3153 2. Prepares or makes any written or oral statement that is
 3154 intended to be presented to an ~~any~~ insurer in connection with,
 3155 or in support of, any claim for payment or other benefit
 3156 pursuant to an insurance policy or a health maintenance
 3157 organization subscriber or provider contract, knowing that such
 3158 statement contains ~~any~~ false, incomplete, or misleading
 3159 information concerning any fact or thing material to such claim;

3160 3.a. Knowingly presents, causes to be presented, or
 3161 prepares or makes with knowledge or belief that it will be
 3162 presented to an ~~any~~ insurer, a purported insurer, a servicing
 3163 corporation, an insurance broker, or an insurance agent, or any
 3164 employee or agent thereof, ~~any~~ false, incomplete, or misleading
 3165 information or a written or oral statement as part of, or in
 3166 support of, an application for the issuance of, or the rating
 3167 of, any insurance policy, or a health maintenance organization
 3168 subscriber or provider contract; or

3169 b. Knowingly conceals information concerning any fact
 3170 material to such application; or

3171 4. Knowingly presents, causes to be presented, or prepares
 3172 or makes with knowledge or belief that it will be presented to
 3173 any insurer a claim for payment or other benefit under medical
 3174 payments coverage in a motor vehicle ~~a personal injury~~
 3175 ~~protection~~ insurance policy if the person knows that the payee

3176 knowingly submitted a false, misleading, or fraudulent
 3177 application or other document when applying for licensure as a
 3178 health care clinic, seeking an exemption from licensure as a
 3179 health care clinic, or demonstrating compliance with part X of
 3180 chapter 400.

3181 (7)

3182 ~~(c) An insurer, or any person acting at the direction of~~
 3183 ~~or on behalf of an insurer, may not change an opinion in a~~
 3184 ~~mental or physical report prepared under s. 627.736(7) or direct~~
 3185 ~~the physician preparing the report to change such opinion;~~
 3186 ~~however, this provision does not preclude the insurer from~~
 3187 ~~calling to the attention of the physician errors of fact in the~~
 3188 ~~report based upon information in the claim file. Any person who~~
 3189 ~~violates this paragraph commits a felony of the third degree,~~
 3190 ~~punishable as provided in s. 775.082, s. 775.083, or s. 775.084.~~

3191 (8)(a) It is unlawful for any person intending to defraud
 3192 any other person to solicit or cause to be solicited any
 3193 business from a person involved in a motor vehicle accident for
 3194 the purpose of making, adjusting, or settling motor vehicle tort
 3195 claims or claims for benefits under medical payments coverage in
 3196 a motor vehicle insurance policy ~~personal injury protection~~
 3197 ~~benefits required by s. 627.736.~~ Any person who violates ~~the~~
 3198 ~~provisions of~~ this paragraph commits a felony of the second
 3199 degree, punishable as provided in s. 775.082, s. 775.083, or s.
 3200 775.084. A person ~~who is~~ convicted of a violation of this

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3201 subsection shall be sentenced to a minimum term of imprisonment
3202 of 2 years.

3203 (b) A person may not solicit or cause to be solicited any
3204 business from a person involved in a motor vehicle accident by
3205 any means of communication other than advertising directed to
3206 the public for the purpose of making motor vehicle tort claims
3207 or claims for benefits under medical payments coverage in a
3208 motor vehicle insurance policy ~~personal injury protection~~
3209 ~~benefits required by s. 627.736,~~ within 60 days after the
3210 occurrence of the motor vehicle accident. Any person who
3211 violates this paragraph commits a felony of the third degree,
3212 punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

3213 (c) A lawyer, health care practitioner as defined in s.
3214 456.001, or owner or medical director of a clinic required to be
3215 licensed pursuant to s. 400.9905 may not, at any time after 60
3216 days have elapsed from the occurrence of a motor vehicle
3217 accident, solicit or cause to be solicited any business from a
3218 person involved in a motor vehicle accident by means of in
3219 person or telephone contact at the person's residence, for the
3220 purpose of making motor vehicle tort claims or claims for
3221 benefits under medical payments coverage in a motor vehicle
3222 insurance policy ~~personal injury protection benefits required by~~
3223 ~~s. 627.736.~~ Any person who violates this paragraph commits a
3224 felony of the third degree, punishable as provided in s.
3225 775.082, s. 775.083, or s. 775.084.

3226 (9) A person may not organize, plan, or knowingly
 3227 participate in an intentional motor vehicle crash or a scheme to
 3228 create documentation of a motor vehicle crash that did not occur
 3229 for the purpose of making motor vehicle tort claims or claims
 3230 for benefits under medical payments coverage in a motor vehicle
 3231 insurance policy ~~personal injury protection benefits as required~~
 3232 ~~by s. 627.736~~. Any person who violates this subsection commits a
 3233 felony of the second degree, punishable as provided in s.
 3234 775.082, s. 775.083, or s. 775.084. A person ~~who is~~ convicted of
 3235 a violation of this subsection shall be sentenced to a minimum
 3236 term of imprisonment of 2 years.

3237 (10) A licensed health care practitioner ~~who is~~ found
 3238 guilty of insurance fraud under this section for an act relating
 3239 to a motor vehicle ~~personal injury protection~~ insurance policy
 3240 must lose ~~loses~~ his or her license to practice for 5 years and
 3241 may not receive reimbursement under medical payments coverage in
 3242 a motor vehicle insurance policy ~~for personal injury protection~~
 3243 ~~benefits~~ for 10 years.

3244 Section 61. For the 2024-2025 fiscal year, the sum of
 3245 \$83,651 in nonrecurring funds is appropriated from the Insurance
 3246 Regulatory Trust Fund to the Office of Insurance Regulation for
 3247 the purpose of implementing this act. This section shall take
 3248 effect July 1, 2024.

3249 Section 62. Except as otherwise expressly provided in this
 3250 act and except for this section, which shall take effect upon

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3251 | this act becoming a law, this act shall take effect July 1,
3252 | 2025.