

Florida ‘bad faith’ bill among proposals ahead of 2025 legislative session

The bill would put new restrictions on bad faith claims, close loopholes.

By [Clark Mindock](#)
January 27, 2025

[Bookmark](#) [Gift Article](#) [Share](#)



With just over a month until the regular Florida legislative session begins, lawmakers have proposed a series of bills with implications for the state’s insurance industry, according to information compiled by consulting firm Lisa Miller and Associates.

The highest-profile bill being proposed would put new restrictions on bad-faith claims by requiring a court ruling and final judgment finding that an insurance company breached the policy contract before a bad faith claim could be filed.

The bill, which would close loopholes in earlier bad faith reforms that were included in the state's 2022 insurance reforms, would also limit damages to those available under the terms of an insurance policy and prohibit attorney fees or costs from being included in the damages. It would also prohibit certain adversarial conduct by public adjusters.

Additionally, Florida legislators have introduced bills that would give policyholders better notifications about policy cancellations, rate changes and non-renewals by mandating those notices be sent via email.

Other measures already introduced include one that would give owners of resilient buildings tax credits for improvements made to harden their homes, and another would develop guidelines and standards for “green and gray infrastructure” to improve coastal resilience to storms.

Lisa Miller, a former deputy insurance commissioner in Florida, told this publication in an interview today that she thinks it is unlikely there will be “sweeping changes” in the 2025 legislative session, given the major reforms in recent years.

She said she expects “a measured approach to determine the effectiveness of what was passed the last couple years”.

While Florida may be tinkering with its laws, other states including Georgia and Louisiana [are eyeing potentially broader reforms](#) when their lawmakers get to work this year.

In both states, lawmakers are expected to focus on tort reforms to combat perceived legal abuses that drive up costs and make it difficult for insurers to operate.

- Topics
- News
 - Personal lines
 - Homeowners’ insurance
 - Regulation
 - Florida

Related

- Q4 earnings: Early wildfire disclosures paint complex picture of loss
- Everest’s ratings unaffected by Q4 reserve strengthening: AM Best
- State Farm seeks emergency rate hike from California regulators
- Demotech assigns FSR of A to Mangrove Property Insurance
- LA wildfires commercial lines and personal lines event for The Hartford: CEO Swift

Company

- About Us
- Careers

Events

- Insider Progress US
- All Events

Contact Us

- Editorial
- Subscriptions
- Marketing Services

Solutions

- Our Solutions
- Who We Serve
- Request Free Trial
- Subscribe
- Marketing Services

Resources

- Learning Center
- FAQS



Insurance Insider US is the premier intelligence solution for the P&C insurance market.

Follow us on: [X](#) [LinkedIn](#) [in](#)