



June 13, 2025

Governor Signs House Bill 1549: Diligent Effort Requirement Eliminated

House Bill 1549 has been signed into law, officially eliminating the "diligent effort" requirement for agents placing surplus lines insurance in Florida. The bill also adds additional language to the disclosure form that must be signed by the insured before placement with a surplus lines carrier. The disclosure form will now include the language, "surplus lines insurers' policy rates and forms are not approved by any Florida regulatory agency."

FSLSO will update all relevant forms to reflect this new language in accordance with the legislation.

The bill becomes effective July 1, 2025. We will continue to provide updates as implementation moves forward.



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